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MASSEY'S LETTER WRITING



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MASSEY'S LETTER WRITING

FOR USE IN THE MASSEY
BUSINESS COLLEGES

By
RICHARD W.^{alter} MASSEY

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PREFACE

THE ability to write and punctuate a letter correctly is an essential part of a business education. For many years the author has devoted careful thought and attention to the teaching of business correspondence, and his experience has shown him that even the best educated young people are very deficient in the art of letter writing. In the preparation of the following text no attempt has been made to treat the subject of correspondence exhaustively, yet much new and valuable information has been incorporated into these lessons. The main object has been to present the practical rather than the theoretical side of the subject, giving the principal rules and forms of correspondence in a condensed form that the pupil may gain the necessary knowledge within the shortest possible time.

Special attention is called to the many forms illustrated, and to the beautiful script given in connection therewith, which, it is hoped, will make the book more interesting and helpful.

Very truly yours,

THE AUTHOR.

January, 1922
S. P.—D. B.

For Teacher and Pupil

TO the Teacher.—This work is intended to present in a brief and direct manner the most essential points in the art of letter writing. In order to obtain desirable results there must be much explanation and supplementary work on the part of the teacher.

We shall not attempt to outline a plan for teachers to follow. We suggest that students be thoroughly drilled in folding letters and inserting them, and in stamping envelopes. In writing superscriptions it would be well to have the students get a cheap grade of envelopes and practice on them. The use of the scale of criticism will relieve the teacher of much writing in criticising the work of students, and it will indicate to the student that mistakes of certain kinds have been made that must be corrected. It will be found, in most cases, that students will be able to correct their own errors without consulting the teacher.

Students should be required to rewrite carelessly written letters until they get them as neat and as nearly perfect as possible. Careful attention should be given to the arrangement of the parts of the letter, and to the punctuation.

To the Student.—Whatever a person's vocation may be, it becomes necessary at times to communicate thoughts on certain subjects to others in writing. Such communications are called "letters."

Few young people can write a good letter, and few appreciate the great necessity of so doing. The business world demands men and women who can put their thoughts on paper in strong, terse, vigorous language. Much of the business of today could not be transacted without the writing of many letters.

Many large firms and corporations conduct their business almost entirely by correspondence. The managers of many such firms and corporations say that it would not do to send out anything else than perfect letters. To compete successfully with such firms and corporations, it is as necessary that small firms, and individual business men, look after their correspondence with equally great care.

Therefore, it behooves everyone to become proficient in the art of writing letters. Proficiency can be gained only by earnest and faithful practice.

RICHARD W. MASSEY,
President.

LESSON I

LETTER WRITING

Incidental Remarks.—There must be something to communicate or there would be no occasion to write a letter. The student should first of all clearly fix in his mind exactly what he wants to write about, and the order in which the different subjects should be arranged. He should not begin his task with but a half formed notion, or hazy idea, of what he is going to do. He should strive to express his ideas in the best and simplest language that he is able to command. He should not use unfamiliar words nor construct sentences in a peculiar manner.

Spelling.—Every word should be spelled correctly. Incorrect spelling in a letter makes a very unfavorable impression on the mind of the recipient. If the student is in the slightest doubt about the correct spelling of a word he should consult a dictionary; he should also consult the dictionary to determine the proper word to exactly express his idea.

Attention should be given to capitalization, as the improper use of capitals in a letter indicates that it was written by an ignorant or a careless person.

Punctuation.—The value of punctuation is usually underestimated by students, and by many business men. The same words may be written in the same order, but if punctuated differently there will be a great difference in the thoughts they will convey. In such cases the punctuation is the only means by which the thought of the writer can be gained. There are not many rules for punctuation, and every one who desires to convey his thoughts to others, in writing, should learn and apply them.

Pupils should thoroughly master the short, practical rules given for punctuation on pages 39 to 57.

The Penmanship should be the best of which the writer is capable, for he has no right to force another to painfully decipher writing that is but little more than a series of crooked marks. Illegible writing has been the cause of many serious mistakes, of many lawsuits, of much loss and worry. Every one can learn to write neatly and legibly by practicing diligently an hour or two each day for a few months.

Blots, interlineations, and scratches must be avoided. If by accident a letter should be blotted, or if it be found that a word or a phrase has been omitted, rewrite the letter. Every letter that is found incorrect in any way should be carefully rewritten.

Students should not expect to become accomplished in the art of letter writing merely because of an earnest desire to write a good letter. Nothing but persistent, systematic work, properly directed, will accomplish the desired result. Putting off writing the exercises until the last minute, then dashing them off, right or wrong, is the source of many errors, many failures, and certain disappointment in the end.

I. Penmanship should be...	Plain.	Avoid—erasures, scribbling, shading, hurry, flourishes. Do not use a lead pencil.
	Uniform.....	{ Small letters. Spacing. Slant.
II. Figures should be.....	Avoid—fancy letters or a mixed style. Dot the <i>i</i> and <i>j</i> and cross the <i>t</i> . Avoid writing & except in firm names, in connecting initials, and in railroads.	
	Plain. Uniform.	
	Good usage requires figures in	{ Dates. Sums of money. Time of day. Quantities. Rates. Prices.
	Note—In negotiable papers and deeds the amount of money, the number of lot, etc., should be written both in words and figures.	

The Materials used in letter writing are paper, envelopes, pens, penholders, ink, and blotters. The typewriter is used by most business men. As the typewriter manual gives full instruction for the use, care, operation of the machine, and arrangement of typewritten letters, that part of the work will not be touched upon in this text, excepting in the special instruction to stenographers.

The Paper should be of the quality, size, and color suited to the purpose for which it is used. For business correspondence, white paper is usually used. The sizes most frequently used are commercial note, which is about five inches wide and eight inches long, and letter paper, the dimensions of which are about eight by ten inches. The paper may be ruled or unruled.

Letterheads are used by most firms. They are the size of letter paper, with the name and address of the firm printed at the top in a more or less ornate design.

In Social Correspondence the paper is of so many sizes and tints, depending upon the prevailing style, that it would be impossible to describe that used at any given time. The prevailing colors are white, a delicate blue tint, or a cream color. The sizes in most frequent use are the English note, which is a double sheet that, when folded once, forms a square, and the commercial note described in a preceding paragraph. Mourning paper, which has a black border, may be used by one who recently suffered the loss of a near relative.

The Envelope should correspond to the paper in quality and color, and should be of such size and shape as to allow the paper, if folded properly, to fit it neatly. The envelopes most in use for business correspondence are No. 6½, which is about 3½ by 6¼ inches; No. 7, which is about 3½ by 6½ inches; and the official envelope, which is about 3 15-16 by 8¾ inches. Official envelopes are used when legal documents, plans, specifications, etc., are to be enclosed. They are usually of a yellow or a buff color. Most business men, firms, and corporations have their names and addresses printed in the upper left-hand corner of the envelope, a practice to be commended.

For social correspondence a No. 5 envelope is usually used with commercial note paper, and a square envelope with English note paper. An envelope with a black border should be used with mourning paper.

The Pen should be adapted to the needs of the writer. A pen of medium coarseness and flexibility is best for the majority of the people. Avoid exceedingly large or small, flexible or stiff, fine or coarse pens. It is best not to use a stub pen because it tends to confuse the letters by making the lines too coarse. A fountain pen is found by many to be well suited to their needs and usually proves economical, as the ordinary steel pen lasts but a day or two, and a fountain pen, with proper care, will last for years.

The Ink should be of good quality. It should flow freely and be permanent in color. Use black ink or writing fluid which is of a bluish color when first applied, but later turns black. Do not use colored ink in writing letters. If the letter is to be copied in a letter press, use copying ink.

A Blotter should always lie under the hand when writing, as it serves to receive the moisture from the hand, and is always ready when needed to take up superfluous ink.

NOTE TO TEACHER.—If possible, exhibit to the class specimens of different kinds of paper and envelopes.

CLASSIFICATION OF LETTERS

Letters are divided into several classes, as Social, Business and Open.

Social Letters are those written to relatives, friends or strangers; and they are more or less sentimental and personal in character.

Business Letters are those communications that relate to financial, professional and miscellaneous matters.

NOTE.—A business letter will be found on page 10.

Open Letters are intended for the general public, and are usually addressed to the editor of a paper, to a public official or to the public, and their chief object is the discussion of public affairs or the criticism of public officials. We

shall not discuss this class of letters. The following form is given as a specimen of an open letter:

Editor Evening Star:

Sir—I wish to ask our worthy mayor, through the columns of your paper, why he does not comply with his ante-election promises. Some voters who were inclined at first not to support him finally gave him their support when he gave his unqualified promise that he would faithfully execute the laws concerning gambling and the sale of liquors; also that he would leave nothing undone to procure the passage of ordinances that would result in securing to the citizens better service from the street railway, gas, electric light, and water companies.

More than three years of the mayor's term have expired, and he is now seeking reëlection. What has he done for the good of the city? Has he made any effort to fulfill a single one of his promises? I say that he has not.

The city is overrun with gamblers, who openly and defiantly ply their nefarious business. One can see at any time youths in their teens swaggering along our streets befouling the air with their fetid breath, and making a nuisance of themselves with their loud and disgusting talk.

The corporations which supply transportation, light and water were practically given their franchises; and they, having no competition, and knowing that they are not likely to have any, are arrogantly assuming, without hindrance on the part of the city authorities, many privileges which, under the broadest construction of their contracts and franchises, could not be rightly allowed them.

What has our mayor done to suppress the violations of the city's laws, and why does he allow the corporations to control in everything that interests them? He is the executive officer of the city. By using the executive authority he can easily mitigate the abuses. Why does he not do so?

If it is his intention to make good his promises, let me remind him that the time is short and much is to be done.

I wish to call the attention of the voters of this city to the sentiment contained in the following couplet:

"A man of words and not of deeds
Is like a garden full of weeds."

JOHN ADAMSON.

The foregoing letter is addressed to "The Editor of the Evening Star," but it is not intended for the editor, nor is it intended for the mayor. It is an appeal to the voters of the city in which the *Evening Star* is published.

OUTLINE OF A BUSINESS LETTER

Margin.

Marginal Line.

Paragraph Line.

(Title and name.)

Address.

(Post office address and State.)

Salutation.

First paragraph.

Second paragraph.

Complimentary close.

Signature.

(Place.)

Date.

MODEL BUSINESS LETTER

Houston, Texas,

Jan. 22, 19

H. C. Dewey, Supt.

Jacksonville, Fla.

Dear Sir,- If I mistake not you received about two or three hundred Eastern System switch locks. You have shipped about twenty.

Please inform me why the remaining locks can not be put on the switches in your division, and the balance of the Western System locks due Mr. Conard shipped to him promptly.

Respectfully,

O. M. Powell,

Gnl. Mgr.

NOTE—While it is almost universally customary to use the typewriter in writing business letters, where one does not have access to a typewriter the above form is correct. The pupil will observe that after the salutation a comma and dash are used in this letter. Some authorities prefer a colon and dash thus, :—. Both forms of punctuation are correct.

LESSON II

THE PARTS OF A LETTER

A letter consists of five parts: the Heading, the Introduction, the Body, the Complimentary Close, and the Signature. The appearance of the letter depends, to a great extent, upon the proper arrangement of these parts.

HEADING

I. Heading. { Location—First line at top of page, right of center, depends on length.
Items—Postoffice, State, date.
Punctuation. { A comma should follow the town, the State, the day of the month, and a period after the year. All abbreviations are followed by periods.

The Heading is for the purpose of informing the recipient of the letter, of the place where, and the time when, the letter was written. It consists of two parts: the Place and the Date. Part of the heading is often printed on business stationery.

The Place is usually where the writer desires the answer to his letter to be directed, and it includes the name of the postoffice and the State. If the town in which the postoffice is located is very small, the name of the county should be included in the place. If the writer lives in a large city, the street and house number, or, if he gets his mail from the postoffice, the number of the letter box should not be omitted from the heading. In cases where the writer is connected with an institution such as a college or a hospital, to which mail is regularly delivered, the name of the institution should be placed in the heading. One who has an office in a large office building should include the name of the building and door number of his office in the heading. In case the writer lives in the country on a rural free delivery route, the route number should be given in the heading.

It sometimes occurs that the name of the town and the name of the postoffice are not the same. In such cases always be sure to write the name of the postoffice. Never abbreviate the name of the postoffice.

The Date consists of the month, day of the month, and the year, in the order given, when the letter was written. Sometimes it is necessary to give the day of the week, and even the hour of the day. The day and hour are usually given when several letters are written to the same party on the same day.

Always write the day of the month and the year in figures, also the hour if used. Do not substitute the number of the month for its name. In writing the day of the month in the heading omit "st," "rd," "th," etc., after the figures.

The Heading should begin about the middle of the first ruled line; and if it occupies more than one line, the initial letter of the second line should begin about an inch to the right of the initial letter of the first line. If it should be found necessary to use three lines, begin the second line to the right of the first line and the third line to the right of the second line in such a manner that if a straight line is drawn through the initial letters of the three lines it would cross the lines upon which the words were written at an angle of about twenty-five degrees.

Each line should contain a complete part of the heading. If it is found necessary to use two lines, use the first line for the Place and the second line for the Date. Always use as few lines as possible without crowding.

A comma should be placed after the name of the postoffice, the name of the State, and after the day of the month, and a period after each abbreviation and at the end of the heading.

Capitalize all proper names and abbreviations found in the heading. Should the name of the State be abbreviated, place a period and a comma after it.

If the answer to the letter is to be sent to a place different from that in which the letter was written, mention the fact in the body of the letter or immediately after the signature. Study very carefully the headings which follow. Note the arrangement and punctuation.

Printed Headings. It is the practice of business firms to have printed, engraved or lithographed letterheads, in which case the date only is to be filled in.

Small Town. If the letter is written from a small town, the heading may consist of the postoffice, state, month, day of the month, and year, as follows:

Freeport, Fla., Jan. 23, 19

Village. In writing from a small village postoffice, the county should be included in with the heading, therefore two lines are necessary, thus:

Village Springs, Green Co., Ala.,
Feb. 24, 19

City. Letters written from a city should include the street and number, or name of a building, as follows:

874 E. Main St.,
Richmond, Va., May 16, 19

Room 168, Jefferson Co. Bank Building
Birmingham, Ala., Apr. 14, 19

FORMS OF HEADINGS

R. F. D. No. 4,
Greenville, Ill.,
Aug. 18, 19

Form when writing from small village where R. F. D. number is necessary.

Room 10, Woodward Bldg.,
Birmingham, Ala.,
March 9, 19

Form when written from a city where detailed address is necessary.

The Massey Business College,
Richmond, Va.,
July 4, 19

Form of heading for letter written from a prominent institution.

Ashgrove, Iowa,
Monday, 8:40 A.M.
Nov. 9, 19

Form of heading giving specific information as to exact date written.

West Louisville, Ky.,
December 18, 19

Form of plain heading.

Durley, Bond Co., Ill.,
Oct. 15, 19

Form of heading when county is given.

Exercises

The pupil is requested to correct and arrange the following headings properly, using the Business Correspondence Exercise book for this purpose. A number should be prefixed to each exercise to correspond with the number given herein. Write each exercise neatly and carefully and hand to your teacher for examination.

1. july 3, iowa, afton, 1922.
2. 1923, alabama, nov. 16, needmore.
3. moore co., 1922, n. c., hemp, aug. 5.
4. r f d 2, vandalia, sept 8, mo, 1921.
5. hillman hospital, oct 3, alabama, 1923, birmingham.
6. tuesday, windom, 1:20 p m, 1924, august 18, mo.
7. menah, box 13, may 25, wisconsin, 1922.
8. washington st, ill, no 57, april 1, chicago, 1923.
9. board of trade building, ky, december 25, louisville, room 40, 1924.
10. va. may 3, ino, 1923.
11. iowa, june 7, adams co, 1922, strand.
12. ill, box 411, aug 17, chicago, 1923.
13. connecticut, 1923, southington, dec. 3.
14. burlington bldg, mo, room 53, 1924, st louis, January 24.
15. mt pinson, 1922, r f d no 2, march 23, alabama.
16. 1922, vermont, september 8, coventry.
17. c/o ottawa business college, 1915, ill, ottawa, nov. 28.
18. mo., box 59, carthage, 1923, Jan. 7.
19. ebbitt house, may 17, d. c., 1924, washington.
20. Wednesday, 1914, august, findlay, 13, ohio, hancock co.
21. 1608 vine st., mo., apr. 16, st. louis, 1925.
22. delaware, ohio, ohio wesleyan university, 1922, mar. 4.
23. willis, may 30, texas, 1923, c/o m. f. carson.
24. baltimore, feb 27, Md., 408 hanover st., 1925.
25. No 1842 elm st, 1922, march 6, austin, tex.
26. Write a heading for a letter, supposing you are at your home.
27. Write a heading for a letter from your school.
28. You are supposed to be at the Alabama State University, at Tuscaloosa, Ala. Write a proper heading for a letter from that institution.
29. You are a patient at St. Vincent's Hospital, at New Orleans, La. Write a proper heading for a letter from that place.

LESSON III

ADDRESS AND SALUTATION

The **Address** consists of the name, and title, if any, of the person to whom the letter is written and his place of business or residence.

II. Address.

Location.....	{ In formal business letters place address at top of letters; in personal letters place address at close of letters— left of center.
Name and title.	{ First line following the heading. Use one title only. Junior and Senior are abbreviated to Jr. and Sr. These words are written with initial capital letters, and should be separated from the surname by a comma. Titles and degrees may be used together; one does not necessarily include the other. It is correct to say Rev. Ignatius O'Donnell, D. D.; Mr. Roger Everson, Sr.
Items—Postoffice and State.	
Punctuation...	{ Comma after name, after the title (if it follows the name), after postoffice; period after State. Periods after all abbreviations and initials.

Name. Care should be taken to get the name correct. It is displeasing to receive a letter in which one's name is incorrectly spelled. If you are writing to an individual, abbreviate only as the person written to signs his name. In writing to a firm or corporation, use the correct firm name.

Titles. Courtesy demands the use of some title in addressing an individual or firm. A gentleman should be addressed as "Mr.," a married woman as "Mrs.," while "Miss" is applied to an unmarried woman. Do not make the error of putting a period after "Miss," as this title is not an abbreviation. In addressing two or more unmarried women, the prefix "Misses" should be used, and in the case of two or more married women the prefix "Mesdames" should be used. "Prof." should be applied to a man engaged in the profession of teaching. "Mgr." is the title for Manager and "Gen. Mgr." is the title for General Manager. Superintendent is abbreviated "Supt.;" Vice-President, "Vice-Pres."; Certified Public Accountant, "C. P. A."; and General Passenger Agent, as "G. P. A." "Hon.," an abbreviation for Honorable, is applied to men who are holding or have held important government or state positions, such as United States Senators, Members of Congress, Cabinet Officers, Members of State Legislatures, Mayors, etc.

Professional titles such as "Dr.," "Prof.," Maj., etc., and titles of courtesy, usually precede the name. Literary titles are such as are granted by incorporated colleges or universities to those who have completed a prescribed course in those institutions; or on account of special attainments in science, literature, law or theology. Such titles usually follow the name.

Double Titles.—Double titles should never be used, as: Prof. A. M. Bruce, Esq.; Hon. Oscar Underwood, Esq.; except when a clergyman's given name is unknown, both Rev. and Mr. may be used, as: Rev. Mr. Davis. It is in good form, however, where the clergyman has the title of Doctor of Divinity to use Rev. Dr., as: Rev. Dr. A. M. Sneed, or Dr. A. M. Sneed, D. D.

In addressing a married woman do not commit the error of including her husband's title—as "Mrs. Dr. Jones."

The name and title should be written on the line below the heading, and should begin at the marginal line. The name of the postoffice and the name of the State in which it is located should be written on the line below the name and the title, and should begin at the paragraph line. The postoffice and State should occupy but one line. If the street number or the county is included in the address, use three lines, in which case the postoffice and State should occupy the third line. In letters of friendship and in official letters it is best to write the address at the end of the letter, beginning it at the marginal line and on the line below the signature.

SALUTATION

III. Salutation...	Words used...	Sir, Sirs. Dear Sir. Dear Sirs or Gentlemen. My dear Sir. My dear Sirs (never use "Gents" or Messrs.). Madam. Mesdames. Dear Madam. Dear Mesdames. My dear Madam. My dear Mesdames.
	Punctuation...	Varies with the taste of the writer and with the character of the body of the letter. The prevailing style is to follow the salutation with a colon only.

Note that the word "dear" is not capitalized except when used as the first word of the salutation.

The Salutation is the word or words of greeting used before beginning the body of the letter. The terms of the salutation are as varied as the business or social relations of the parties to the letters. The ordinary terms used in business are "Dear Sir" or "Sir" when writing to a man; "Dear Sirs," "Sirs" or "Gentlemen" when writing to several men; a married or elderly unmarried lady is saluted as "Madam"; a young lady is saluted as "Dear Miss —." Some persons omit the salutation when writing to young unmarried ladies. When writing to several ladies, use the term "Mesdames" as a salutation. When writing to both gentlemen and ladies, use no salutation. Do not abbreviate any part of the salutation, as "Dr." for "Dear," "Sr." for "Sir," or "Gents." for "Gentlemen."

The salutation begins either on the marginal line, the paragraph line, or as far to the right of the paragraph line as it is to the right of the marginal line, depending on the length and arrangement of the address. A careful study of the illustrations of the introduction will give an idea of the proper place to begin the salutation.

Punctuation.—Place a comma after the name and one after the postoffice. Place a period after each abbreviation and after the name of the State. If one of the parts should be abbreviated that would require a comma after it were it written in full, place a period and a comma after it. If titles follow the name, separate the name and first title by a comma, and place commas between the titles. Place a comma and a dash after the salutation when the body of the letter begins on the same line the salutation occupies. If the body of the letter begins on the line below the salutation, place a colon after the salutation.

FORMS OF INTRODUCTION

Friend Whitham:
Are you going

Mrs. Rose Hawes,
Dear Madam:
As you are

Miss Willie Rush,
Oak Grove, Miss.
Will your school

Mr. A. L. Mills,
Sorento, Ill.
Dear Sir, - We have-

F.G. Salter, Esq.,
418 Hanover St.,
Omaha, Nebr.
Sir,- In your report

Messrs. Bonham, Ames & Co.,
Carmen, Kansas.

Gentlemen:

We shall ship

Prof. W.O. Lanning,
Massey Business College,
Birmingham, Ala.

Dear Sir:

In my last

O.M. Carson, D.D., L.L.D.,
Glenlyn, Va.

Dear Sir:

You have

The following form is sanctioned where the letter is written on a typewriter:

Mr. Claude Davis,
American Trust Bldg.,
Birmingham, Ala.

Dear Sir:

We are sending you etc.

(While as explained before—other methods of punctuation are used, yet the colon [without dash] is in best usage.)

Exercises

Write the necessary addresses and appropriate salutations to letters to be addressed to the following named parties and firms:

1. W. C. Bond, your best friend, who lives at Birmont, Ala.
2. A. P. Montague, D. D., who is president of Howard College, at East Lake, Ala.
3. Warren & Montgomery Bros., Yazoo City, Miss., dealers in general merchandise.
4. E. C. Mills, a penman, whose place of business is at 195 Grand Avenue, Rochester, N. Y.
5. Miss Grace Sherman, a young lady friend, who lives at Wauseon, O.
6. Cyril M. Jansky, a student in the State University of Michigan, Ann Arbor, Mich.
7. W. C. Harvey, who is a preacher residing at Paoli, Kansas.
8. Edgar Clark, a very small boy, whose address is Robins, Iowa.
9. A. L. Hord, postmaster, at Greenville, Ill.
10. Alfred Adams, a lawyer, who lives at Taylorville, Ill.
11. W. H. Morey, principal of public schools, who lives about ten miles from Lowell, Ind., and receives his mail by rural delivery, Route No. 3.
12. E. K. Isaacs, a teacher in the Los Angeles Business College, Los Angeles, Cal.

LESSON IV

BODY OF LETTER AND COMPLIMENTARY CLOSING

The Body of the letter consists of the matter to be communicated. It should begin on the same line the salutation occupies, or on the line below the salutation. Where the letter is very brief, the heading, address and salutation should be dropped, giving a wider margin of space, thus bringing the center of the body of the letter nearer the center of the letter sheet. In case a letter occupies more than one sheet, the second sheet should be marked No. 2, with the initials of the addressee at the top.

Margin.—There should be a margin of space down the left hand side of the letter sheet. The width of the margin may vary from one-half to an inch, depending upon the nature of the letter and the writer's preference. The line of margin, while an imaginary one, should of course be perfectly straight.

Paragraphs should begin on the paragraph line, which is about three-fourths of an inch to the right of the marginal line, or about one and one-half inches to the right of the left edge of the paper. A letter may consist of but one paragraph, or it may consist of many, depending upon the number of subjects treated. Each separate subject should form a paragraph. If there are but two or three subjects treated of in the letter, and each should require but a line or two, it is best to put them all in one paragraph unless the subjects are so divergent that they bear no possible relation to each other.

The Style of Composition should be direct, clear and forcible. The penmanship should be neat and legible, the spelling correct, and the letter should be carefully punctuated.

There would be no letters written were there no ideas to communicate. It is the province of grammar and rhetoric to teach the proper method of expressing ideas, therefore no rules for the construction of sentences will be found in this work.

The following extract of an article written by a business man appeared in the magazine "*Business*":

"Be brief. Be explicit. By this I do not mean to shorten your sentences by making them incomplete and leaving out little words here and there simply for the purpose of shortening your letter.

"Some people think that business letters should be made as short as possible. I have heard people say that a business letter should never cover more than one ordinary sheet of writing paper. This is a mistake. I do not mean by saying 'brief' that you should make your letters short. If you have

enough to say relative to business matters to fill two pages, take two pages for it. But don't put in unnecessary or superfluous matter. Think of just what you want the other person to know, and then tell it in a plain, concise manner, but in a way that will not leave the person in doubt as to your meaning.

"Study your thoughts so that you may construct sentences that will exactly express them. See that your letter is properly punctuated and paragraphed. It will require time and trouble at first; but after due time it will be just as easy to write a good letter as it is now to write a poor one."

THE STAMP

A two-cent stamp must be attached to every envelope enclosing a letter, written with pen or typewriter, before the letter will be forwarded. The stamp should not be placed on any other part of the envelope than in the upper right-hand corner. Margins of about one-fourth of an inch should be left above and to the right of the stamp. The edges of the stamp should be parallel with the edges of the envelope, and the stamp should always be attached right end up. Your letter will produce a bad impression at the start if your stamp is not neatly attached.

Should it be necessary to attach more than one stamp, place the first one as described in the foregoing paragraph and the others in a row to the left of it.

The rates of postage and an abstract of the classification of mail matter will be found in another part of this book.

QUESTIONS

1. Explain and illustrate the different methods of folding letters.
2. How can it be determined which method of folding should be used?
3. What is the superscription?
4. In what position should it be placed on the envelope?
5. Where and how should the stamp be placed on the envelope?
6. What causes many people to write poor letters?
7. If your letters are not as good as you would like, can you tell the cause of their failure to come up to your standard?
8. (a) Did you ever apply for a position by letter? (b) Did you get the position? (c) Did you get an answer to your letter?
9. (a) Do you think that it is likely that you will apply at some future time for a position by letter? (b) If you should do so, would you want proper consideration given your application? (c) Would such consideration be given to your application if your letter should be such as not to deserve it?
10. (a) Of what value are specimen letters? (b) Do you need a form for every letter you may be called upon to write?

CONCLUSION

V. Complimentary Closing.

Language.

Signature.

Location—At the bottom of page, right of center.

Punctuation—A comma should follow the complimentary close.

To write "Yours, etc.," or "Respt. y'rs.," or to abbreviate any of the words of the salutation or complimentary close is considered rude. Observe the following forms:

Gentlemen: Yours truly,

Dear Sir: Very truly yours,

My dear Sir: Respectfully,

Ladies: Very respectfully,

Madam: Cordially yours,

Dear Tom: Faithfully yours,

My dear Mary: Lovingly yours,

My dear Miss McQuat: Yours very sincerely,

Dear Uncle Dick: Gratefully yours,

My dear Mother: Your loving daughter,

A period should be placed at the close of the signature, it being the terminal mark of the letter. A lady in writing to a stranger should write before her Christian name Miss or Mrs., as the case may be. The Miss or Mrs. may be in parentheses if desired. Custom favors the habit of a married woman writing her husband's name, with Mrs. placed before it, as her own, as Mrs. Chas. H. Jones; but if a widow, she should write Mrs. Mary Jones, or Mrs. Mary Adams-Jones. In such cases it is better to write the first name in full, as the use of initials only might lead to confusion. This does not apply to women engaged in business or to members of a firm.

The conclusion consists of the complimentary close and the signature.

The Complimentary Close consists of the words of compliment or courtesy that the writer desires to pay to his correspondent before closing the communication. Those words vary according to the nature of the communication and the disposition of the writer. In social letters the words in most common use are, "Your friend," "Yours very sincerely," "Your loving son" (or daughter), etc. The forms most used in business letters are: "Yours truly," "Truly yours," "Yours very truly," etc. Capitalize only the first word of the complimentary close.

Official letters are closed in a more formal manner than social or business letters. The usual manner is, "I have the honor to be" (or remain), "Your obedient servant," etc. No part of the complimentary close should be abbreviated.

The complimentary close must be written on the line below the last paragraph in the letter, and should begin about the middle of the line.

The Signature is the name of the writer, and it should never be omitted. It is placed on the next line below the complimentary close. The signature of a firm may be written by any member of the firm, but the member who writes the signature should follow it by adding his initials or name after the word "per" or "by."

The initial letter of the signature should be about three-fourths of an inch to the right of the initial letter of the complimentary close.

The signature should be written legibly, and under no circumstances should it appear as a mere tangle of lines. Many individuals, firms, and most corporations use rubber signature stamps, although it is considered more courteous to sign the name with pen and ink. Where the letter is typewritten and the signature attached in pen and ink, it is becoming customary to add the signature also in typewriting, for the sake of legibility.

A married woman should use her husband's signature with the title "Mrs." prefixed, thus: "Mrs. Arthur Gordy." A widow should use her own Christian name, as: "Mrs. Mary Smith."

A comma should be placed after the complimentary close and a period after the signature.

BODY

Where to begin. { Follow salutation on next line below. The initial
of postoffice address may serve as a guide.

Left Margin—Depends on taste of the writer.

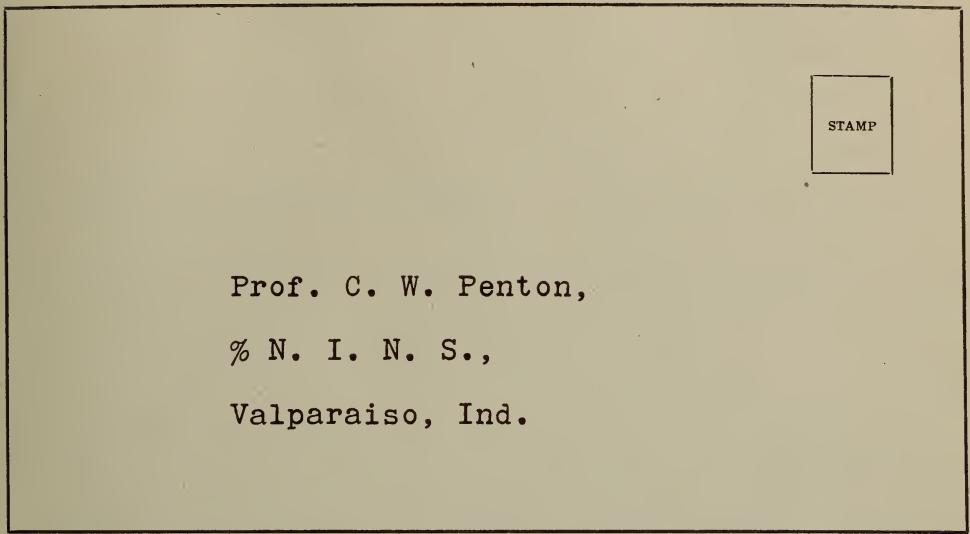
Right Margin... { No regular margin, but as near like the left margin
as possible. Care should be taken to write the
lines somewhat uniform.

IV. STRUCTURE:
Body of Letter. { Paragraphs.... { Show division of subjects.
After completing what is to be said on a topic, or
some particular phase of it, instead of beginning
the next thought directly after it on the
same line, commence on the next line below at
the paragraph space, about one inch from the
marginal line on letter paper, and about half an
inch on note paper. This rule is not to be fol-
lowed absolutely, as in a sense every new sen-
tence introduces a new thought; but it should
be understood that when all that bears upon
some topic in a letter has been written, and it
may include several sentences, the next topic
should begin with a new paragraph. Sometimes
a paragraph may occupy only a line, in which
case the next paragraph should begin as usual
at the paragraph space.
Excessive paragraphing should be avoided.

Subject Matter. { Avoid slang.
Language should be dignified. Show a preference
for short sentences. Have a variety in expres-
sion, in phraseology, in subject matter. Avoid
new words, foreign words or phrases. Avoid
bombastic or high sounding words. Avoid long
sentences. Avoid double negatives. Avoid
tautology. Acquaint yourself with some good
book on synonyms. Even if your letter has
good form, good penmanship, is properly
spaced, paragraphed, etc., it will be an utter
failure unless your subject matter is apropos,
clear, and carefully edited. Avoid hackneyed
expressions and mannerisms of every kind.
Treat the various topics in your subject matter
in the order of their importance.

The reply should take up matters referred to, in
similar order. Divide words only at syllables,
using a hyphen. Consult your dictionary for
division of words. Words of one syllable
should never be divided. Leave ample room
for closing and for signature. Do not use
second sheet simply for complimentary closing
and signature; carry over a paragraph from the
first sheet. Avoid interlineations. Avoid fill-
ing the margin and heading with afterthoughts.
Avoid postscripts. Avoid crowding at the end
of the line or at the bottom of the page. Avoid
underscoring.

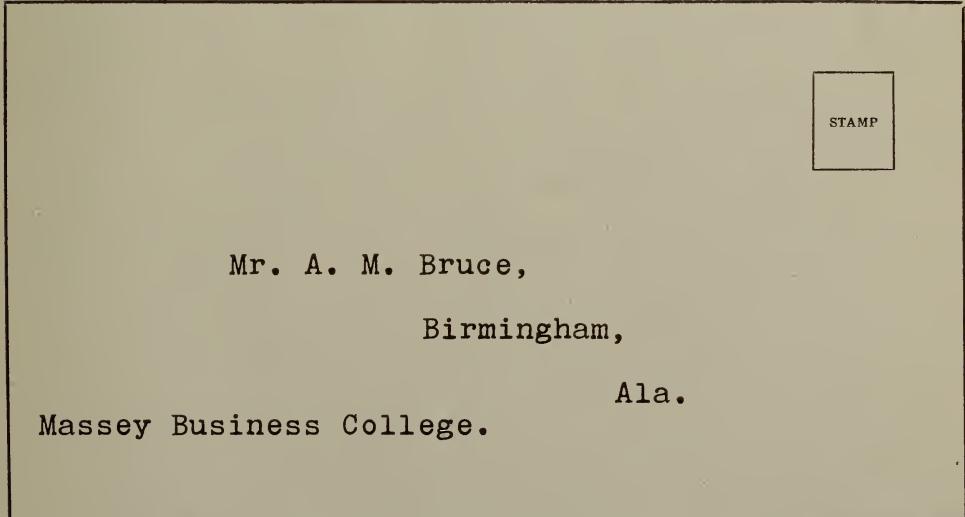
BLOCK FORM OF ADDRESSING ENVELOPES
ON TYPEWRITER



STAMP

Prof. C. W. Penton,
% N. I. N. S.,
Valparaiso, Ind.

Another form in good usage:



STAMP

Mr. A. M. Bruce,
Birmingham,
Ala.
Massey Business College.

Exercises

Write correct superscriptions and punctuate them on envelopes or slips of paper cut to the size of a No. 6 envelope for the following names and addresses:

1. Amos B. Means, who gets his mail at the small village of Moore's Corner, which is in Franklin County, Mass.
2. E. P. Hogan, who is a professor in Howard College, at East Lake, Ala.
3. E. O. Jones, a lawyer, living at Fowler, Ind.
4. Lyman Hilliard, a farmer, whose mail is carried by rural free delivery route No. 4 out from Greenville, Ill.
5. Emmons, Carson & Co., wholesale grocers, whose place of business is at 512 Lake St., Cleveland, Ohio.
6. D. K. Barber, who is a preacher living in the small village of Woburn, Ill.
7. Miss Nannie Hamilton, who is a superintendent of the Hillman Hospital, in Birmingham, Ala.
8. Wm. R. Morrison, who is congressman from the Eighteenth Congressional District in Illinois and whose home is in Bellville, in that State.
9. F. M. Johnson, who is a colonel commanding a regiment stationed at Fort McPherson, in Georgia.
10. Charles King, who is a small boy living with the family of H. C. Martin, whose address is Morenci, Mich.
11. P. C. Reed, who is attending college at the Ohio Wesleyan University, at Delaware, Ohio.
12. J. C. Burns, who is a judge living in Creston, Iowa.
13. The Penman's Art Journal, whose office is at No. 203 Broadway, New York.

FORMS OF SIGNATURES

Sincerely yours,

Arthur M. Smith.

Yours truly,

A. R. Patterson & Co.
By S. E.

Respectfully yours,

Birmingham News Company,

By Victor Hanson, Pres.

Yours very truly,

Massey Business College

A. M. Bruce, Vice-Pres. & Mgr.

Respectfully,

Roberts & Son, Inc.,

By Richard W. Massey,
Vice President.

BUSINESS LETTERS, USING BLOCK FORM

Henderson, Ky., Oct. 1, 1923.

Mr. C. H. Harris,
St. Louis, Mo.

Dear Sir:

Upon receipt of this letter, please wire us your best prices, f. o. b. cars, Henderson, on from one to five cars No. 1 Timothy Hay, No. 1 Clover mixed Hay, No. 2 Timothy Hay, and No. 1 all Clover Hay. If you have other kinds of hay, I should be pleased to have your prices on them. Use Robinson's cipher.

Yours very truly,

E. M. Parker.

Anniston, Ala., June 14, 1924.

Mr. H. V. Comer,
Selma, Ala.

Dear Sir:

We have some 2,000 candle power T. H. and Wood double, open arc lamps, in excellent condition, which we would like to sell. We can offer a bargain in these lamps if you can use them. We also have some 1,200 candle power lamps for sale.

Yours truly,

Anniston Elec. Co.
By E. K.

QUESTIONS

1. Name the parts of a letter.
2. State the use of each part.
3. How should the parts of the heading be punctuated and capitalized? The Introduction? The Conclusion?
4. Should the address be placed in the same position in all letters? If not, state the different positions it may occupy, and tell how to determine in which position it should be placed.
5. How should the signature be written? Are you cultivating the habit of writing your name plainly and legibly, or are you possessed of the idea that a "freak signature" is most suitable for you?
6. What determines the proper salutation to use?

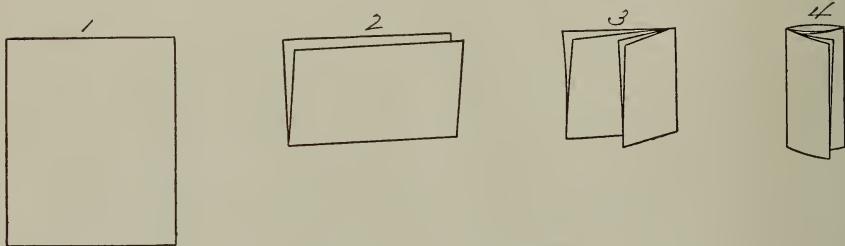
LESSON V

FOLDING LETTERS AND ADDRESSING ENVELOPES

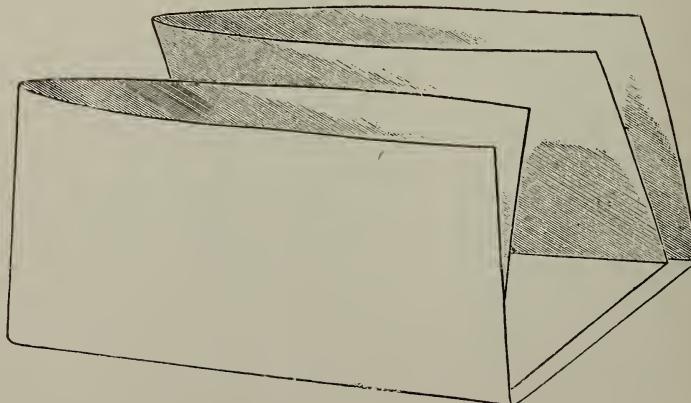
Folding Letters.—The letter should be folded so as to fit in the envelope neatly, yet so that it may be easily inserted into or removed from the envelope.

A sheet of letter paper should be folded by turning the bottom of the sheet up to within about one-fourth of an inch of the top of the sheet; then make folds of equal width, first on the right, then on the left, so that the sheet will not be quite so wide as the envelope. Crease all the folds neatly with the fingers or with some smooth instrument.

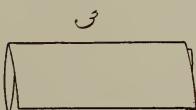
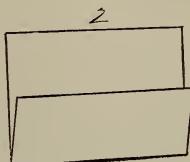
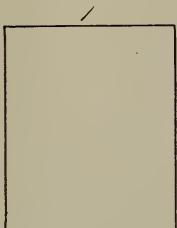
*Folding Letter Paper 8x10 inches.
First way:
Folding for a No. 6 Envelope.*



This shows a letter partially folded. The student can easily see how to fold a letter by studying the illustration.

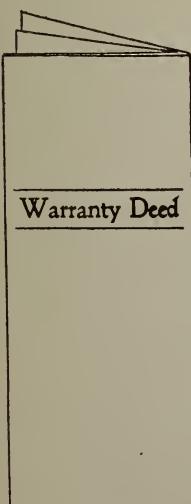


Second way:
Folding for an Official Envelope.



A Sheet of Note Paper should be folded from the bottom, so that the lower edge will touch the upper part of the sheet about one-third of the length of the sheet from the top; then fold the top of the sheet over the bottom of it so that the crease will enfold the lower edge of the paper as it lies after the first fold.

A sheet of letter paper is folded to fit an official envelope as described in the preceding paragraph.



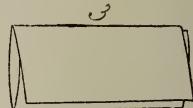
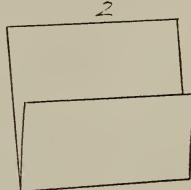
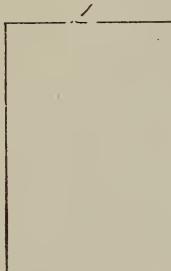
Copies of all important business letters should be taken. This is done in a copy press, by carbon copy, or other methods of duplicating. If the copy is an answer to another letter it should be pasted to it, the original being sent to the correspondent. If it be a copy of an original business letter sent, it should be filed away and attached to the answer when it arrives. Thus letters and answers are always to be found together. A good method is to take a carbon copy of your answer on the back of the letter received. Where copies are attached, use paste in preference to pins or clips, as the latter come loose in the files.

Legal Documents are folded from the bottom, first in halves, then to one-fourth the length of the paper, when they should fit nicely in a No. 9 standard envelope. If folded correctly the title page will show the last single fold at the right.

Folding Note Paper 6x9 inches.

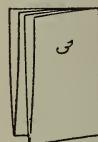
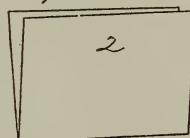
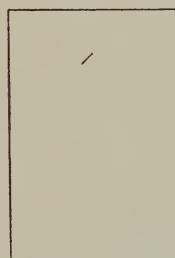
First way:

For an envelope a little longer than
the width of the paper.



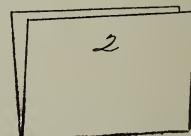
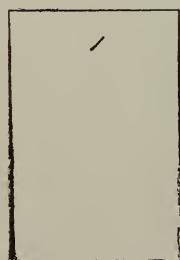
Second way:

For an envelope shorter than the width
of the paper.



Third way:

For a large, square envelope the width
of the paper.



"If not delivered return to
"The Broadway"
 Furniture & Carpet Co.
 S.E. Cor. Broadway & Broad St.
 St. Louis.

Mr. James Hooper,
 R.F.D. No. 4,
 Bartow,
 Fla.



RETURN IN 5 DAYS TO
S and B Block
 INCORPORATED
 DRY GOODS, CARPETS,
 MILLINERY, FURNITURE,
 CHICAGO.

Hon. H. M. Evans,
 Birmingham,
 Ala.

Transient.

Edward C. Mills,
 Penman,
 195 Grand Avenue,
 Rochester, N. Y.

Prof. C. W. Binton,
 Valparaiso,

Ind.

cf. N.Y.N.S.

A. M. Bruce, Esq.,
 Lock Box 87,
 Washington,
 D.C.





Mr. J. A. Palmer,
Burton,
Mo.



Miss Annie Parsons,
Molino,
Union Co.,
Miss.



H. P. Martin, Esq.,
#817 Tremont St.,
Boston,
Mass.

Messrs. Lane, Morris & Co.,
St. Louis,
Mo.
#320 Easton Ave.



Master O. C. Denham,
Garland,
Ohio.
Miami Co.

To Insert the Letter.—Take the envelope in the left hand, with the address side next to the fingers; then take up the letter with the right hand, with the edges of the ends of the papers above the thumb, and insert it by placing the last folded edge into the envelope first.

NOTE—The teacher should fold letters in the presence of the class, and require each member of the class to fold letters in his presence.

The Superscription is what is written on the envelope to show where the letter is to be sent and to whom it is to be delivered. It consists of the title, the name, and address of the party to whom the letter is written. The title and name should be written about midway between the top and bottom edges of the envelope, and there should be an equal margin left at both ends.

Mail matter should be addressed legibly and completely. The name of the addressee, the postoffice and the State *must be given*. If the addressee resides in a city having free delivery, the house number, street, or the postoffice box, if known, should be given.

If the addressee resides on a rural free delivery route, the number of the route, and box, if known, should be given. If the matter is intended for delivery through the general delivery at the postoffice, the words "General Delivery" should be added.

The Name of the Postoffice should begin about one inch to the right of the initial letter of the title, and the name of the State should begin about one inch to the right of the initial letter of the postoffice. If the street and street number are included in the superscription, they may be placed on a line between the name and the postoffice. If the name of the county should be written in the superscription, write it on a line between the postoffice and the name of the State. The street and street number or the name of the county may be written in the lower left-hand corner of the envelope. If the letter is sent in care of a certain person or an institution, the name of the person or institution should be written in the lower left-hand corner of the envelope preceded by the words, "In care of," or the sign: "c/o."

The superscription should be plainly, neatly and legibly written, and the spacing between the lines should be uniform.

Place a comma after the name and one after the postoffice, and place periods after all abbreviations and after the name of the State, and also after anything that may be written in the lower left-hand corner of the envelope.

Abbreviations. Never abbreviate the name of a town or city. Abbreviations of states should be plain, and prominent enough to be easily understood. Such abbreviations as *Cal.* for California and *Col.* for Colorado should never be used unless very carefully written. Often it is very easy to mistake an *a* for an *o*. Errors are likely to arise in such abbreviations; as *Me.*, *Mo.*, *Miss.*, *Mass.*; thus causing the letter to be carried to an entirely different section of the United States. A period should follow every abbreviation, and a comma after each portion of the superscription except the last, which of course requires a period. For correct abbreviations of states consult the Postal Guide.

Exercises

Write envelopes to the following addresses, and submit to your teacher for approval:

1. Mr a m jones 714 canal st new orleans la.
2. Mrs richard baker inn care of oscar wild 14 state street memphis tenn.
3. Mrs clara davis mentone ala.
4. The r. d. Knight co richmond va.
5. The world manufacturing co 18 nassau street new york city.
6. Mr. howard richardson care of blank bros jacksonville florida.
7. Reynolds bros miami florida postoffice box 72.
8. R g dun and company mercantile agency corner state and prince streets chicago.
9. Ralph D. quisenberry president southern syrup company montgomery alabama.

LESSON VI

USE OF CAPITALS

Employment of Capitals. The rules for the employment of capital letters are few and simple, and there is no excuse for errors in their use. Remember it is better to use too few rather than too many capitals in your letter writing; when in doubt, therefore, use a small letter.

Rules for the Capitals. The following rules embrace all practical uses of capital letters:

RULE I. The first word of every sentence should begin with a capital.

Example.—Covetousness is the seed which produces the thief.

RULE II. The first word of every line of poetry should begin with a capital.

Example.—

Ah, but a man's reach should exceed his grasp,
Or what is heaven for? —*Robert Browning.*

RULE III. All proper names (names of particular persons or things) should begin with capitals.

NOTE—When we say, "That is a boy," by the use of the word "boy" we are not able to decide whether it is John, James or William. If, however, we use the sentence, "That is John Wilson," we use the particular name of the boy, and not a name which may be applied to each one of that class; therefore, this particular (proper) name should be capitalized.

Examples.—(a) James A. Garfield was assassinated. (b) Columbus discovered America. (c) Atlanta secured the meeting of the Young Men's Christian Association this year. (d) They will leave the first Tuesday in September and will remain in Chicago until next winter.

NOTE—The names of seasons should not be capitalized.

(e) He lives in the South in a little village on the Chattahoochee River, a few miles north of Columbus, Ga.

NOTE 1—North, east, south and west, when they signify merely direction, are not capitalized; but when they indicate a certain section of the country, they should be capitalized.

NOTE 2—The words river, city, street, mountain, etc., are capitalized when they are used in connection with their names, as the words "Chattahoochee River" in example "e."

RULE IV. All names applying to the Deity should begin with capitals.

Example.—O Father in heaven, wilt Thou send Thy blessings to this people?

NOTE—You will observe that the pronouns referring to the Deity also begin with capitals.

Example.—He made the heavens and the earth, and His law should be obeyed by those who love Him.

RULE V. All adjectives derived from proper nouns should be begun with capitals.

Example.—A fleet of the American navy defeated Admiral Cervera's fleet, which was the flower of the Spanish navy.

NOTE—Where the words derived from proper names have been in use until they have lost all association with the proper names from which they are derived, they are not capitalized.

RULE VI. The words "I" and "O" are always written with capitals.

Examples.—I would have our conceptions raised by the dignity of thought and sublimity of expression, rather than by a train of robes or a plume of feathers.—*Addison*.

O fatal change! Become in one sad day
A senseless corpse! Inanimated clay.—*Pope*.

RULE VII. Names of things personified should begin with capitals.

NOTE—The name of an object or animal is personified when it is raised to the level of a human being and is made to talk or understand as a person.

Example.—Tell, O Stone, where thou didst find this moss.

RULE VIII. Words denoting family relations should be written with capitals when they are used with the individual names of the persons; as, Uncle William, Sister Jane, etc.

NOTE—Some authors would also use the words father, mother, brother, sister, uncle, aunt, etc., with capitals when they are used without a possessive pronoun. They could not possibly be so used unless they are considered as proper nouns.

RULE IX. The first word of every direct quotation should be begun with a capital.

Example.—John said: "He that loveth not his brother whom he hath seen, cannot love God whom he hath not seen."

RULE X. Words of special importance are sometimes capitalized to call especial attention to them.

RULE XI. Personal titles, whether they be ordinary titles (Mr., Mrs. and Miss), official titles (Col., Pres. and His Excellency), or literary or professional titles (Dr., M.A., LL.D. and Prof.) should be capitalized.

LESSON VII

PUNCTUATION

Punctuation is the separation of sentences and parts of sentences, by means of certain marks.

The Purpose of punctuation is to facilitate a clear comprehension of the sense of written or printed matter.

The punctuation marks in general use are the period (.), comma (,), question mark (?), exclamation point (!), semicolon (;), colon (:), dash (—), parenthesis (), brackets [], apostrophe ('), quotation marks ("").

The Period

RULE I. The period is placed at the end of every sentence, unless the sentence asks a question or expresses some sudden or strong emotion.

Examples.—(a) John went to town.

NOTE—This sentence asserts a thing as a fact; therefore, it is followed by the period.

(b) Shut the door.

NOTE—This sentence expresses a command; therefore, it should be followed by a period.

RULE II. A period is placed after every abbreviation; as, Ga., Ala., Dec., Bu., Pk., etc.

RULE III. A period is placed after the Roman Numbers; as, I., II., III., IV., V., VI., VII., etc.

RULE IV. The period is placed after every initial; as, U. S., S. C. Trent, J. M. Wilson, The W. C. T. U., Y. M. C. A., etc.

RULE V. A period should be placed before every decimal fraction when expressed in figures, and, when whole numbers and decimals are written together, a period is placed between them.

Example.—(a) A man sold .25 of his farm to J. J. Hendrick at .8535 of a dollar per acre. (b) M. M. Wilson bought 5.325 bbls. of flour and sold 3.238 bbls. How many had he left?

RULE VI. A period should be used between dollars and cents when written in figures; as, \$251.34, \$72.84, etc.

The cents so expressed signify hundredths of a dollar.

RULE VII. Lines of periods, called "leaders," are used to carry the eye from words at the beginning of a line to words of figures at the end of the line.

Example.—Cotton	14 cts.
Wheat	78 cts.

RULE VIII. The period should follow numerals, whether Roman or Arabic, when used to number paragraphs or lists of items or subjects in the same paragraph. However, the period is never used after numerals when used in numbering the pages of books, whether they are printed in Roman or Arabic.

NOTE 1—Roman numerals are as follows: I., II., III., IV., V., VI., VII., etc., and were first used by the Romans.

NOTE 2—Arabic numerals are those in general use. These numerals are so called because they were introduced into Europe in the tenth century by the Arabians. The characters used in this method are: 1, 2, 3, 4, 5, 6, 7, 8, 9, 0.

RULE IX. A line of periods is sometimes used instead of asterisks or the long dash to denote the intentional omission of letters, words, or sentences; as, "Miners who go a thousand feet into the earth . . . are as much business men as the few financial magnates who, in a back room, corner the money of the world."—*W. J. Bryan*.

Exercises

Punctuate the following sentences, and give reason for using each period:

1. John sold me his horse
2. Leave the book on the table
3. Louis XVIII was king of France after the defeat of Napoleon at Waterloo
4. Mr W J Bryan, who was nominated for the office of Pres of the U S, lives in Nebr
5. That young man is a member of the Y M C A and his sister is secretary of the W C T U
6. A child can get himself nearer the stars, but it is only by putting himself into a certain relation with what is external to him
7. We will move to Jacksonville, Fla, next winter
8. Henry VIII was, judged by our present standard of right, a very immoral man
9. I sold 40 bu corn to my neighbor, A B Jackson
10. Col Parker of Chicago, Ill, one of the most prominent educators in the U S of America, delivered a lecture at the meeting of the N E Association at Atlanta during the Exposition
11. Dr. John Evans Waller was employed to examine the recruits for the Third Ga Regiment

LESSON VIII

PUNCTUATION—Continued

The Interrogation Point

RULE I. The interrogation point should follow every question; as, Shall we, as American citizens, vote for the wealthy railroad magnates, or for the laborer who produces the wealth of the country?

RULE II. The interrogation point is sometimes used after a word in a sentence when the writer intends an opposite meaning from what is expressed. It indicates sarcasm when so used, and is usually enclosed by marks of parenthesis.

Examples.—(a) He is a gentleman (?) and desires the votes of all his constituents.

The above sentence indicates that you doubt whether he is a gentleman or not.

(b) He is a noted (?) lawyer, and has the confidence (?) of the general public.

(c) She is sweet sixteen,(?) and will soon marry.

(d) He is an honest (?) man.

RULE III. The interrogation point should be used after each part of a sentence that represents or expresses separate questions, if they require answers.

Examples.—(a) How may a verb be conjugated interrogatively? Negatively? (b) What numbers multiplied together produce 21? 35? 42? 84? (c) What is the capital of Alabama? Georgia? Florida? Texas? Louisiana? Tennessee? (d) How far is it to Atlanta? Macon? Chicago?

RULE IV. When a question consists of several parts, and when several questions are contained in one sentence, one answer being required, the interrogation point is placed only at the end.

Examples.—(a) Shall we train our boys to love home by making it a prison for them, by driving them into the street, by giving them the cold shoulder when they thoughtlessly offend us?

(b) For what are Georgia, Alabama, Mississippi, Louisiana, and Texas noted?

(c) Did you never, in walking in the fields, come across a large flat stone which had lain, nobody knows how long, just where you found it, with the

grass forming a little hedge, as it were, all around it close to its edges; and have you not, in obedience to a kind feeling that told you it had been lying there long enough, insinuated your stick or your foot or your fingers under its edge, and turned it over as a housewife turns a cake when she says to herself, "It's done brown enough by this time?"—*Holmes*.

Exercises

Punctuate the following sentences, and give reasons for using each interrogation point:

1. Is it true that Jefferson was opposed to private banks
2. Where did you put your books
3. Shall we turn a deaf ear to the poverty-stricken masses Shall we be found among those who are willing to stand up for the rights of poor and suffering humanity
4. Is life so dear that it must be bought by enduring oppression by smothering our individual opinions by being fawning slaves
5. Who wrote "David Copperfield" "Ben-Hur" "The Wandering Jew" "The House of Seven Gables"

The Exclamation Point

RULE I. The exclamation point is used after words, phrases, and clauses that express some sudden or strong emotion.

Examples.—(a) "The traitor! the ungrateful, insolent traitor!" said Ivanhoe. (b) My father! My father! (c) Woe! Woe! that moonless midnight! how horrid! (d) Come back! come back! (e) O' God! that bread should be so dear, and flesh and blood so cheap!—*Hood*.

RULE II. The exclamation point is sometimes used after a word, phrase or clause to express irony, and indicates that the person pretends surprise. In such cases it is enclosed in parentheses.

Example.—The last legislature failed (!) to pass any important laws.

NOTE—By putting the exclamation point after the word "failed," it pretends to express surprise that it failed, yet it really means that you are not at all surprised.

Exercises

Punctuate the following, and give reasons:

1. The wolf the wolf is coming
2. Hush hush she whispered
3. Explain explain madam he cried in surprise
And terror and anger enkindled his eyes
4. Dead O God has it come to this
5. To arms to arms they come the Greek the Greek

LESSON IX

PUNCTUATION—Continued

The Apostrophe

RULE I. The apostrophe is used to denote the omission of a letter or letters, and also the omission of figures.

Examples.—Acc't is often written instead of account; am't, instead of amount; bo't, instead of bought; 'tis, instead of it is; 'gainst, for against; ne'er, for never; slumb'r'ing, for slumbering; '23, for 1923.

RULE II. The apostrophe is used to denote the possessive case of nouns; as, the girl's bonnet, the boy's hat, the man's wife, my father's house.

NOTE—When the word denoting possession is singular, that is, signifies only one person or object, the possession is indicated by adding the apostrophe and the letter "s." When it is plural, that is, signifies more than one, the apostrophe only is added, if the plural ends in "s"; otherwise the apostrophe and "s" are added.

Examples.—The horses' heads, the men's hats, the boys' vests.

RULE III. Letters, figures, marks and signs are pluralized by adding the apostrophe and "s."

Examples.—(a) See that you cross your t's. (b) Mind your p's and q's. (c) Your 6's and 3's are not well made. (d) Your †'s and your —'s are not in their proper places. (e) See that you dot your i's.

RULE IV. The possessive sign is always placed at the end of compound or complex nouns to denote the possessive case.

Examples.—(a) I went to my sister-in-law's house for dinner. (b) I went to the Commander-in-Chief's office. (c) She is the chambermaid's sister.

RULE V. The sign of possession is used after the last of two or more nouns that denote common possession; as Pearce & Bell's store. (This means one store belonging to these men jointly.)

RULE VI. Where two or more nouns precede the name of something possessed by each one separately, without any dependence on the other, the possessive sign follows each of them; as, Pearce's and Bell's stores. (Each one has a store.)

LESSON X

PUNCTUATION—Continued

The Hyphen

RULE I. The hyphen is used between the parts of compound words.

Examples.—Money-order, poet-laureate, mail-coach, maid-servant, light-house, life-boat, tram-way, scare-crow.

NOTE—When a compound word has come into general use, the hyphen should be omitted. In the word bookkeeper, which is sometimes written with the hyphen, we think that it has come into such general use that the hyphen should be omitted; therefore, we omit it. The hyphen should be omitted in today, tomorrow. It should also be omitted in fifty-five, thirty-six, eighty-four, when the syllables are connected. If they should be written so as to make them appear as separate words, the hyphen should be used. The tendency, however, is to drop the hyphen, whenever, in reason, it can be dispensed with. Some authors say that the hyphen should be used between the parts of compound words when they retain their original accent, but this rule cannot be followed safely, as it has too many exceptions.

RULE II. The hyphen is used to divide words into syllables. This use is found principally in spelling books and dictionaries.

Examples.—Sci-en-tif-ic, pro-por-tion, mis-cal-cu-la-tion.

RULE III. The hyphen is used to divide a word at the end of a line. That is, in writing or printing, when a line is almost finished and there is place for only part of the word, we may write one or more syllables and place a hyphen immediately after and write the balance of the word at the beginning of the next line.

Example.—I saw from their actions the friendship existing between members of the party.

Note—Such words as shipped, whipped, dipped are pronounced as one syllable; therefore, they should never be divided at the end of a line.

Exercise

The student will write or copy a full page of work, using the hyphen so as to exemplify the different rules for the use of it.

Quotation Marks

RULE I. In quoting the exact words of an author or speaker in any written production, we should enclose such words in quotation marks.

Examples.—(a) The speaker said: "When men are as good as they expect their wives to be, we may hope to have our laws more strictly enforced." (b) The Bible says: "Love your enemies and do good to them that hate you."

RULE II. When something is thrown in parenthetically so as to divide the quotation, each part is enclosed in quotation marks.

Examples.—(a) "Do not forget," he said, "that your sin will find you out." (b) "What doth it profit a man," thus runs the text, "to gain the whole world and lose his own soul?"

RULE III. Single quotation marks are used to enclose a quotation within another quotation.

Examples.—(a) Speaking to that great audience, he said: "Let us honor that man who wrote: 'Poverty cannot exist in a truly civilized country so long as enough necessities of life are produced to give every one a good living.' " (b) The minister said: "The shortest verse in the Bible is: 'Jesus wept.' " (c) The Bishop replied: "Rather let us serve Him who taught us to say: 'Our Father who art in heaven.' " (d) Meddlesome Mattie said: "I'm sure grandmamma would say, 'Don't meddle with it, dear,' but what harm can there be in such a box as this?"

NOTE—The custom of enclosing the names of newspapers in quotation marks when referring to them or in addressing letters to them, we think, is without sufficient reason to justify the use of the name, except when the name of the newspaper is liable not to be easily identified as such.

Exercise

The student will now prepare two pages of original work to illustrate the use of quotation marks.

LESSON XI

PUNCTUATION—Continued

The Comma

RULE I. In a series of words all of the same parts of speech, the comma is used to separate those words where the connective is omitted.

Examples.—(a) Energy, intelligence and perseverance are necessary to success. (b) The deep, dark ocean rolls peacefully on. (c) The man stood looking thoughtfully, earnestly, at the beautiful picture.

NOTE 1—When an adjective modifies both a noun and another adjective, no comma is needed; as, I have a beautiful red rose. The word "beautiful" modifies the two words "red rose."

NOTE 2—Many authors use a comma after every one except the last, but this is not necessary except where the series of words is composed of proper names of persons and begins the sentence; as, John, Anna, and Willie will soon go to visit their uncle. If the comma were not placed after Anna, the reader might understand that John was the person addressed and that he was being told of the contemplated visit of Anna and Willie to their uncle.

RULE II. Words of direct address should be set off by commas.

Examples.—(a) John, shut the door. (b) You should have known better, my boy. (c) Mr. President, I rise to a point of order. (d) When you, my fellow citizens, stoop to the level of the villain that buys his neighbor's vote, you are little better than an American cannibal. (e) Gentleman, why condemn a man whose only crime is that he has had the courage to speak what he believes to be for the good of humanity, even when his belief is not in accord with public opinion?

Exercise

The student will write ten sentences, five of which illustrate Rule I. and five Rule II.

RULE III. Words, phrases and clauses used to explain or identify other words should be set off by commas.

Examples.—(a) Sam Jones, the noted evangelist, preached in Columbus last year. (b) Mr. McKinley, the man who was elected to take President Cleveland's place, expressed himself as opposed to the spending of so much money for the inaugural ball when so many people, citizens of this great commonwealth, are destitute of the real necessities of life. (c) Honesty and energy, the two greatest elements of success, were possessed by our teacher, Mr. C. P. Zaner.

RULE IV. Adjective phrases and clauses should be set off by commas when they do not restrict, modify or change the meaning of the main part of the sentence. In such cases we might say that the adjective phrase or clause is thrown in as additional information or as an explanation. If restrictive, they should not be set off by commas.

Examples of non-restrictive clauses.—(a) The Chattahoochee River, which rises in the northern part of Georgia, is a navigable stream. (b) Mr. Wilson, who was the first violinist I ever saw, is now dead. (c) Food and water, which are essential to life, should be pure. (d) Robert E. Lee, who was one of the noblest men the South has ever produced, was loved and honored by all. (e) Water, which is composed of oxygen and hydrogen, is necessary to life.

Below we give a restrictive clause:

Water that is muddy is unhealthful.

"That is muddy" restricts or limits the meaning of water to a certain kind of water; whereas in sentence (e) "which is composed of oxygen and hydrogen" does not limit or restrict its meaning, as all water is composed of oxygen and hydrogen.

Exercise

The student will prepare five examples for Rule III., and five for Rule IV.

LESSON XII

PUNCTUATION—Continued

The Comma—Continued

RULE V. Words, phrases and clauses out of their natural order should be set off by commas.

NOTE—Some authors object to setting off inverted expressions by commas unless they are emphatic.

Examples.—(a) With a firm purpose to succeed, I studied the question day and night. (b) Kind words, when spoken at the right time, are sure to accomplish some good. (c) When you see him coming, run quickly and tell your father. (d) In due time, I will tell him.

RULE VI. Words, phrases and clauses when independent, or nearly so, should be set off by commas.

Examples.—(a) Your conduct toward us being so unjust, we must, though you promise to do better, refuse to have anything more to do with you. (b) To be plain with you, I think you were a little dishonest in the matter.

Exercise

Write five examples for Rules V. and VI.

RULE VII. When words meaning the same thing are connected by "or," a comma should follow each of them.

Examples.—(a) The body, or the house of the soul, should be well cared for. (b) The skull, or the cranium, protects the brain from injury.

RULE VIII. Words repeated for emphasis should be separated by commas.

Examples.—(a) Hear ye, hear ye his voice. (b) Lend, lend me your ears.

RULE IX. Introductory words should be set off by commas.

Examples.—(a) Well, you may go. (b) Indeed, I did not know it. (c) However, I see no reason why you should not continue the plan you have already commenced.

Exercise

The student will write three sentences illustrating each of the last three rules, and be able to give reasons for punctuating them.

RULE X. A comma should precede a direct quotation when it is short.

Example.—Christ said, "Love one another as I have loved you."

RULE XI. Expressions that are contrasted are separated by commas, if the connection is close.

Examples.—(a) You should work, not shirk. (b) He was weak physically, but strong morally.

RULE XII. All words, phrases and clauses thrown into a sentence for explanation should be set off by commas.

Examples.—(a) Napoleon VI., who died at St. Helena, allowed ambition to carry him astray. (b) Good thoughts, like sunshine, make us grow better. (c) I will not, however, permit him to go.

RULE XIII. With the exception of dates, figures consisting of four or more places are separated by the use of the comma into periods of three figures each.

Exercise

Write two examples for each of the last four rules in this lesson, and state why you punctuate them as you do.

RULE XIV. As a rule, no mark of punctuation should be used between the subject and predicate. However, when the subject consists of several nouns not united by conjunctions, a comma follows each of them, including the last, the last comma thereby being placed between the subject and predicate. This shows that the nouns composing the subject all bear the same relation to the rest of the sentence.

Example.—Hope, faith, charity, are necessary to the true Christian.

NOTE—If the connective “and” were used between the words “faith” and “charity,” the comma following the word “hope” is the only one that would be necessary.

RULE XV. In case a clause is used as subject and ends with a verb and the predicate begins with the same verb or one of the same form, a comma is placed between them.

Example.—Whatever is, is right.

NOTE—The noun clause used as attribute need not be preceded by the comma, although some authors would use it.

RULE XVI. When a verb is omitted to avoid repetition, a comma should take its place.

Example.—A wise man tries to learn from others; a fool, to show others what he has learned.

RULE XVII. When two words are connected by a conjunction, the latter being modified by some word or phrase that could not possibly modify the former, the comma follows the first.

Example.—The camel drivers laughed, and talked to each other.

Exercise

Copy from some book or magazine some short article, punctuate it according to the instruction heretofore given, and give reasons.

LESSON XIII

EXERCISE ON PUNCTUATION

Incorrect Punctuation, like incorrect spelling, is very noticeable in type-written letters. Careful business men will not tolerate these defects, and no stenographer should hope to make a success as amanuensis, reporter or correspondent without a knowledge of correct punctuation. The practice at present is to use no more marks of punctuation than are really necessary.

Exercise

Study the following closely, numbering the punctuation marks used, and write out the reason for the use of each:

"Instances of sectional politics growing out of economic sectionalism are to be found in all countries. In Italy, for example, land rent prevails in the central provinces and capital in the north. The former provinces, accordingly, demand import duties on grain and the latter import duties on manufactured products. A sectional conflict has thus arisen which is often compromised for the time by an alliance ratified between the two at the consumer's expense. And the same is true of Austria, where different forms of revenue prevail in the different provinces. There the principal contest occurs between agricultural and industrial proprietors, but conflicts are also of frequent occurrence among the different industrial classes. Thus, for example, the moment the manufacturers of spinning machinery obtained protective rights, the owners of spinning mills considered themselves injured, and demanded import duties on yarns, etc. In these bitter sectional disputes lies the strength of the Austrian monarchy, for it is thus enabled to rule more easily over a population whose economic interests are divided."—*Achille Loria, "Economic Foundations of Society."*

Second Exercise

Write out the reason for the use of each punctuation mark in the following selection; then write a short discussion on the "Value of Punctuation to the Business Man." Punctuate it carefully and hand it in to the teacher for correction.

"Of Spencer's well known doctrine, we have also something to say. According to his theory, we have first to conceive of an ideal morality based upon the final utility of individual acts, which will assure the survival of the fittest and lead to perfect social happiness. But this moral system is only to be realized after a long evolution of the human mind, and as the last stage in a series of temporal experiments with the influences exerted by human actions in producing happiness."—*Achille Loria, "Economic Foundations of Society."*

LESSON XIV

PUNCTUATION—Continued

The Semicolon

RULE I. Use the semicolon between serial phrases or clauses having a common dependence upon what precedes or follows. A dash, comma or colon should be used to separate the dependent phrases or clauses from the part upon which they depend.

Examples.—(a) To be courteous to every one, regardless of what position he may hold; to be true to one's self, as well as to others; to be honest in all things, even if one lose by it, are qualities a good business man should possess. (b) Purity of style forbids us to use: First, foreign words; second, obsolete words; third, provincialisms.

RULE II. Use the semicolon before "as," "to wit," "namely," "i. e." and "that is" when they introduce examples or illustrations. In such cases the comma should follow 'as,' "to wit," etc.

Examples.—(a) Some languages are very difficult to learn; as, Russian, Chinese, English. (b) All parts of a plant are reduced to four; namely, root, bud, stem, leaf.

RULE III. When we have several short sentences following one another and slightly connected in sense, they should be separated by semicolons.

Examples.—(a) The rain fell; the wind blew; the sea rolled; the storm was on us in all of its fury. (b) He is poor perhaps; his plans have been defeated; he finds it difficult to secure the bare necessities of life; he is taken down with a fever; his earnings are soon exhausted; he fails to pay his rent; he is turned out into the street.

NOTE—When the conjunction "and" is used between the last two short sentences of a series the comma is sometimes used between the others instead of the semicolon.

RULE IV. A semicolon is placed between the main divisions of a sentence when they are divisible by the comma into smaller portions.

Examples.—(a) It may cost treasure, and it may cost blood; but it will stand, and it will richly compensate for both. (b) Character is not formed, as some may suppose, by wearing good clothes; but by the little every day thoughts and desires, and by our actions. (c) Be respectful, not cringing, to those about you; be congenial, not too familiar, with your associates; be kind, not overbearing, to those below you.

RULE V. Clauses united by any one of the connectives, for, but, and, or similar words, one clause complete in itself, and the other added as an inference, contrast or explanation, are separated by the semicolon. (If dependent clauses are closely connected, use the comma.)

Example.—(a) Every one cannot acquire riches; but every one has the power within himself to become richer still—to work for the good of his fellowman. (b) Never do things by halves; for your work, like sin, will find you out. (c) Humanity loves freedom; and the highest type of freedom is to be free to think for yourself and speak your opinions without fear or favor.

Exercise

The student will bring to the class one sentence illustrating each of the above rules.

LESSON XV

EXERCISE ON PUNCTUATION

Study Carefully the following selection, writing out the reasons for the use of the punctuation marks:

"I was traveling in the empire of the Ottomans and through those provinces which were anciently the kingdoms of Egypt and Syria."

"My whole attention bent on whatever concerns the happiness of man in a social state, I visited cities and studied the manners of their inhabitants; entered palaces and observed the conduct of those who govern; wandered over the fields and examined the condition of those who cultivate them; and nowhere perceiving aught but robbery and devastation, tyranny and wretchedness, my heart was oppressed with sorrow and indignation.

"I saw daily on my road fields abandoned, villages deserted, and cities in ruin. Often I met with ancient monuments, wrecks of temples, palaces, and fortresses; columns, aqueducts and tombs; and this spectacle led me to meditate on times past, and filled my mind with serious and profound contemplation.

"Every day I visited some of the monuments which covered the plain, and one evening, absorbed in reflection, I had advanced to the Valley of Sepulchers. I ascended the heights which surrounded it and from whence the eye commands the whole group of ruins, and the immensity of the desert. The sun had just sunk below the horizon; a red border of light still marked his track behind the distant mountain of Syria; the full moon was rising in the east on a blue ground over the plains of the Euphrates; the sky was clear, the air calm and serene; the dying lamp of day still softened the horrors of approaching darkness; the refreshing breeze of night tempered the sultry emanations from the heated earth; the herdsmen had led the camels to their stalls; the eye perceived no motion on the dusky and uniform plain; profound silence rested on the desert; the howlings only of the jackal and the solemn

notes of the bird of night were heard at distant intervals. . . . The aspect of a great city deserted, the memory of times past, compared with its present state, all elevated my mind to high contemplations. I sat on the shaft of a column and there, my elbow reposing on my knee, and head reclining on my hand, my eyes fixed, sometimes on the desert, sometimes on the ruins, I fell into a profound reverie."—*Volney, "The Ruins."*

LESSON XVI

PUNCTUATION—Continued

The Colon

RULE I. The colon is used before anything that is introduced in a formal manner. The words that precede the colon in such cases are "thus," "as follows," or words of a similar nature.

NOTE—The comma is sometimes used when a short quotation is introduced.

Examples.—(a) He spoke thus: "I have come here for the purpose of capturing the desperado, and I am determined to succeed." (b) Please ship me by fast freight the following:

10 bbls. Fancy Flour,
4 boxes Soda Crackers.

(c) His closing remarks were these: "Study these problems of political economy until you, fellow citizens, are able to cope with them." (d) John Stuart Mill said: "It is a question if all the mechanical inventions yet made have lightened the day's toil of human being." (e) John Ruskin has written in this melancholy strain: "Though England is deafened with spinning wheels, her people are not clothed; though she is black with the digging of coal, her people die with cold; though she has sold her soul for grain, they die of hunger."

RULE II. The colon should be used between the parts of long sentences when one or both of these parts are subdivided by the semicolon.

Example.—Before the Civil War, black men sold for many hundreds of dollars each; today, white men, if placed on an auction block, would not bring pennies where the blacks brought dollars: but many people still contend that inventions are a benefit to humanity.—*Commonwealth*.

RULE III. A colon should follow a clause that is complete in itself, and is immediately followed, without the use of a connective, by some remark, inference or illustration. If the conjunction is expressed, use the semicolon as given in Rule V.

Examples.—(a) We should care well for the bodies God has given us: we have but one life in which to care for them. (b) Live lives of honesty: it is better to die in want than to live at the expense of the lives of fellow human beings. (c) We love and believe only partially till we know thoroughly. Grant that longer acquaintance reveals weakness: it also reveals strength and awakens sympathy.

RULE IV. A colon is used between hours and minutes in writing the time of day in figures; as, School begins at 8:30 in the morning.

Exercise

The student will take the examples given under the different rules in this lesson and justify the punctuation. He will also bring to the class one example under each rule.

LESSON XVII

PUNCTUATION—Continued

The Dash

RULE I. The dash is used to denote a sudden abrupt break in a sentence, or to denote that the sentence is abruptly interrupted or broken off without being finished.

Examples.—(a) The boy said, “I would have gone as you told me but”—“There is no need to make excuses,” said the teacher. (b) Then I sat and dreamed of home and the happy days of my childhood and—but here comes my husband, and I must go to meet him.

RULE II. The dash is used when the thought is suspended, and then taken up after a short interruption.

Examples.—(a) Men will wrangle for religion, write for it, fight for it, anything but—live for it.—Wilson's *Treatise on Punctuation*. (b) There are three wicks to the lamp of a man's life—brain, blood and breath. (c) We should manage our fortune as we do our health—enjoy it when good, be patient when it is bad, and never apply violent remedies except in an extreme necessity.

RULE III. The dash is used to denote a sudden change in the sentiment from the serious to the humorous or ridiculous.

Example.—There were the children playing in the road, full of life, full of love, full of good humor, and—full of mud.

RULE IV. In a dialogue where the questions and answers follow one another in the same paragraph, they should be separated by the dash, although this does not interfere with the question mark, the period or exclamation mark following them when the sense demands it.

Example.—“Did a man pass this place on a white horse a few moments ago?”—“Yes.”—“Alone?”—“No.”—“With whom?”—“With John Wynn.”

RULE V. When the heading of a paragraph is put on the same line with the subject matter, it is followed by a period and a dash.

In Baker’s “Natural Philosophy” we find the following paragraph, which will explain the above rule:

Height of a Water Jet.—A jet of water will not rise to the level of the water supply in it on account of the friction against the aperture through which it escapes and the resistance of the air and returning drops.

RULE VI. If an author’s name appears at the end of a selection or paragraph, it is preceded by the dash; also, the dash precedes the name of the production when it follows the quotation.

Example.—

O Love! In such a wilderness as this,
Where transport and security entwine,
Here is the empire of thy perfect bliss,
And here thou art a god indeed divine.

—*Thomas Campbell*—“*Gertrude of Wyoming.*”

RULE VII. The dash is sometimes used to denote the omission of figures, letters or words.

Example.—He was born in the town of B—— in the year 18— in the month of June.

RULE VIII. The dash sometimes takes the place of the marks of parenthesis.

Example.—McClingan—the great and good Wary McClingan—came out of his room presently and saw my plight.—“*Eben Holden.*”

The Caret

This mark, which is an inverted v-shaped character, is used to denote the unintentional omission of something. That which is omitted is written immediately above.

LESSON XVIII

EXERCISE ON PUNCTUATION

Give Reasons for the marks of punctuation used in the following:

"Poverty is a curse which aggravates every affliction that visits mankind. In sickness, its presence makes a home a den of wretchedness; in death, a chamber of ghastly horror; in sorrow, a waste of utter desolation. It robs love of its sweetness and tears asunder the dearest ties of humanity. It blights young, warm, joyous life, withers youth, and mocks old age. In storm and cold, in heat and drought, they with whom poverty dwells must suffer a hundredfold. When a torrid flood poured over the land, it was the children of the poor who gasped away their lives in agony, and mothers who went mad and died. Yet it is so useless, so unnecessary. The bounteous earth never bade it come; it is but a hideous specter, conjured up by man's inhumanity to man."—*Industrial Advocate*.

Justify Punctuation as in last lesson.

"Every one who spares you is not your friend," said Augustine, "nor every one who smites you your enemy: it is better to love with fidelity than to deceive with good nature."—*Orison Swett Madden, Author of "Success."*

"Might I give counsel to any young man, I would say to him, try to frequent the company of your betters. In books and in life, that is the most wholesome society. Learn to admire rightly: the great pleasure of life is that. Note what great men admire. They admire great things: narrow spirits admire basely and worship meanly."—*W. M. Thackeray*.

Justify Punctuation of the following:

Anger and Weakness

"The man who gives way to anger in his own behalf is pretty sure to be a weak character. He who is thrown into an ungovernable passion when things do not turn out as he hoped they would thereby shows that he is not equal to the situation. His exhibition of anger is an unconscious confession of his personal weakness. The strong, brave man looks the disappointment in the face and is calm. He expects to surmount the obstacles before him and to recover himself out of his misfortune. But the man who storms and raves thereby makes it evident that he lacks confidence in himself, and that he can only vainly talk against the circumstances which he feels unable to master."

LESSON XIX

EXERCISE ON PUNCTUATION

Give Reasons for punctuation marks used in the following:

"Fate itself has to concede a great many things to the cheerful man." The man who persistently faces the sun so that all shadows fall behind him, the man who keeps his machinery well lubricated with love and good cheer, can withstand the hard jolts and disappointments of life infinitely better than the man who always looks at the dark side. A man who loves shadow, who dwells forever in the gloom—a pessimistic man—has very little power in the world as compared with a bright, sunny soul.

The world makes way for the cheerful man; all doors fly open to him who radiates sunshine. He does not need any introduction; like the sunlight, he is welcome everywhere.

A cheerful disposition is not only a power—it is also a great health tonic. A depressed mind makes the system more susceptible to disease; encourages its development because it kills the power of resistance. A cheerful soul can resist disease, and it is well known among physicians that there is a greater chance for recovery from exhaustive disease of a bright, sunny soul than of a gloomy, despondent one. "Cheerfulness is health; melancholy, disease." Gloom and depression feed disease and hasten its development.—*Success*.

Suffering becomes beautiful when one bears great calamities with cheerfulness, not through insensibility, but through greatness of mind.—*Aristotle*.

Justify the Punctuation in the following articles:

"When the whole earth, in chains and silence, bowed the neck before its tyrants, you had already proclaimed the truths which they abhor and, confounding the dust of the king with that of the meanest slave, had announced to man the sacred dogma of equality."—*Volney*.

The Steamboat in Five Sections

The Pontonier, eighty feet long, eighteen beam, displacement seventy-two tons, first steamboat of her kind, was built by the United States government at a cost of \$15,000. She is an experiment. Flat-bottomed, steel throughout, made in five parts, which have a self-locking arrangement, and when put together make a hull. When the steel deck is put in place, each section becomes a water-tight box. The bow section carries the anchor "layout," a derrick, store and chain lockers. The next section houses the cargo and twenty men. The third section holds the boiler, the coal bunker (thirteen tons), and part of the water; and the pilot-house is on top. The fourth section

contains the engine and the officers' quarters. Such a boat can be shipped on a transport, floated in sections, and quickly set to work carrying men, provisions or war material from the transports.—*Everybody's Magazine*.

A Tale of Two Cities

The cost of a sea-level Panama Canal is estimated at \$230,500,000. Notice the look of good faith and scrupulous accuracy given by that extra \$500,000, and a tidy sum the whole makes. Yet how little that is for the United States, when you consider what Chicago and New York are doing or are soon to do in the engineering line! The Chicago freight subway is to be enlarged at a cost of between fifty and a hundred millions; and two hundred millions more are to be spent on railroad improvements in Chicago. New York's projected subways will cost \$250,000,000; the Pennsylvania Railroad's tunnels and terminals, \$50,000,000; the Grand Central Station and the electrical equipment of the Central lines coming into the city, \$45,000,000; new bridges, \$36,500,000, and so on. Say \$450,000,000 for New York's engineering works and \$250,000,000 for Chicago's; and new ones will be begun before these are finished. These cities easily outgrow the National government in the matter of great engineering enterprises.—*Everybody's Magazine*.

LESSON XX

ENCLOSURES AND MISCELLANEOUS

Enclosures.—It is often necessary to enclose articles in a letter. In every such case it should be stated in the letter that the articles are enclosed.

It is best not to enclose money in a letter; but if it should be found necessary to do so, place it in a small envelope, and seal it and attach the small envelope to the inside of the letter with a fastener of some kind. Coins may be sent in cards having holes of the proper size cut into them to receive the coin, and the card folded in the letter.

Stamps should be attached to the letter by a small clip; or if a number of them should be sent, it would be best to enclose them in a small envelope as instructed in the preceding paragraph.

Commercial papers should be attached to letters by means of paper fasteners and folded in with the letters as they are folded.

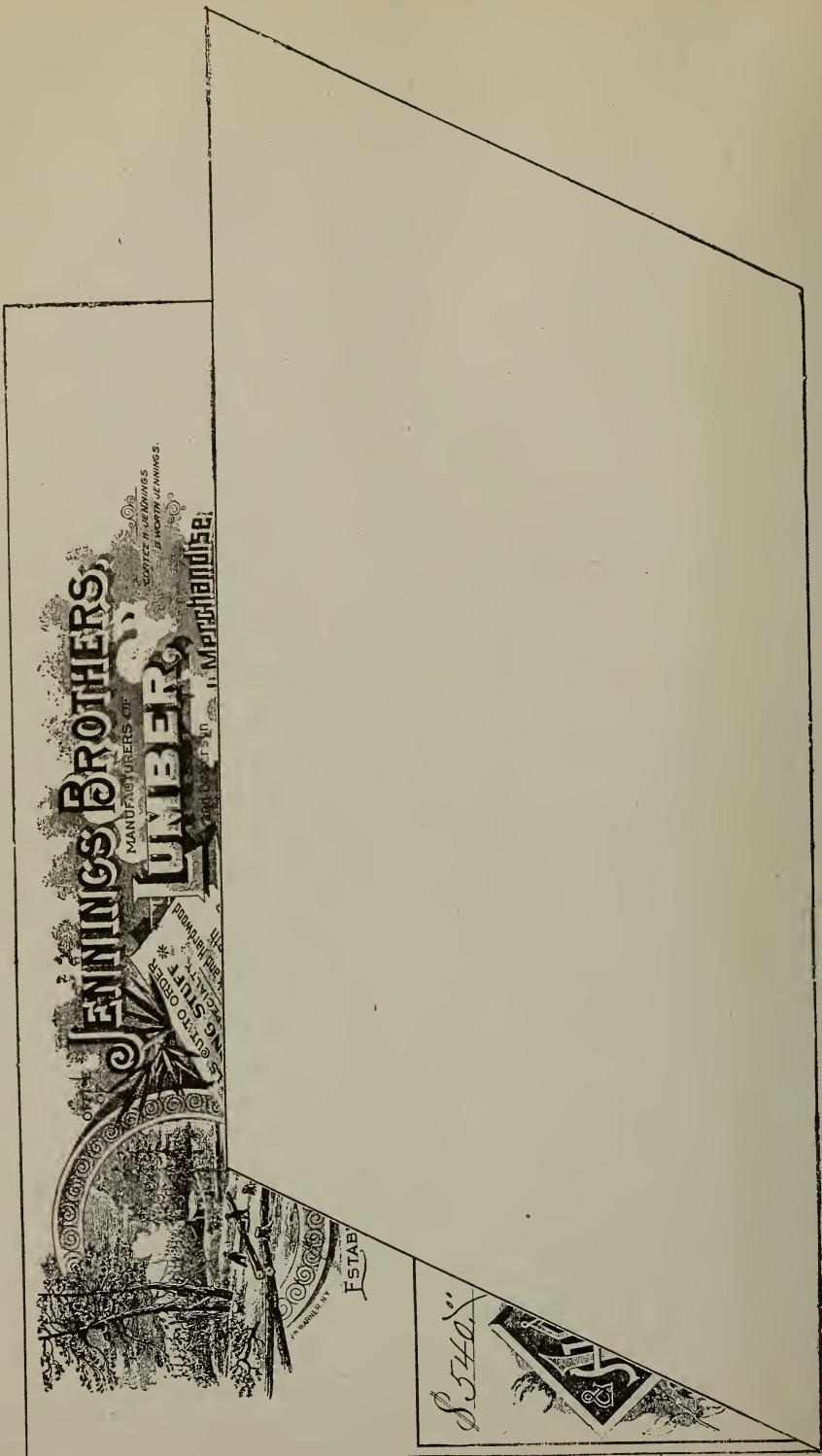
Samples of goods should be attached to the letter in the same manner as commercial papers.

If possible, place enclosures in envelopes so as to maintain the smoothness and evenness of the envelopes.

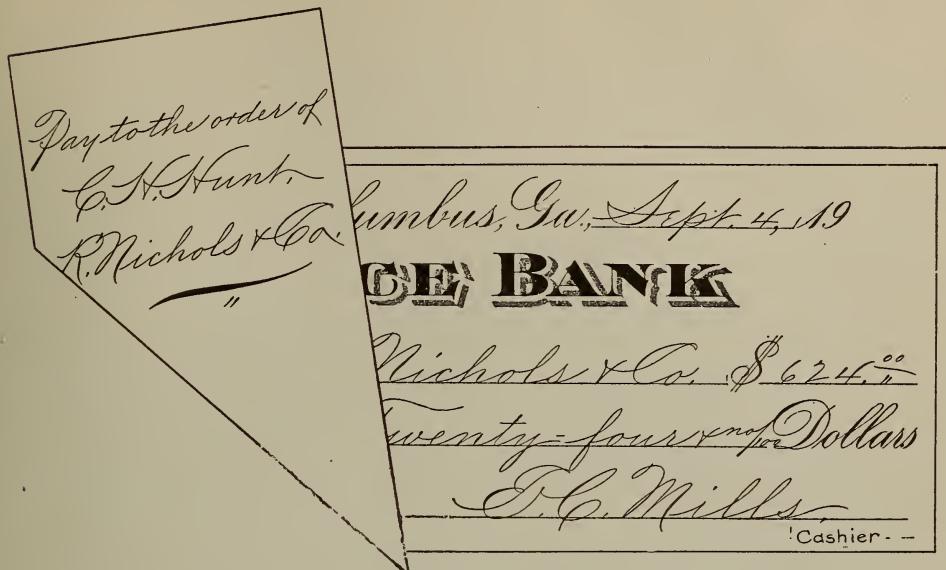
Exercises

1. Write to Loveman, Joseph & Loeb, Birmingham, Ala., and give an order for two pieces of goods. Enclose samples.
2. You owe D. C. Cornwall, Durham, N. C., two hundred and fifty-five dollars. Send him your check for the amount.
3. Write to Joshua Adams, Vandalia, Ill., and enclose a deed to some property you have recently sold him. A piece of paper $8\frac{1}{2} \times 14$ inches may be used to represent the deed.
4. Write to the Cohen Company, Richomond, Va., enclosing your check for \$50, to apply on account.
5. Write to the Virginia Trust Co., Richmond, Va., enclosing postoffice money-order for \$78.10, with the request that the amount be placed to your credit.
6. Write to the Frank Tennile Furniture Co., 117 Commerce Street, Montgomery, Ala., enclosing an order on E. G. Fowler for \$75, to apply in payment for furniture recently purchased by you.
7. Write an order to the Magnolia Coffee Co., Houston, Tex., for 100 lbs. of its fancy blend Wamba Coffee. Enclose a sight draft on Foley Bros., Houston, for \$48.
8. Write a letter to Warren L. Morrison, Tuscaloosa, Ala., enclosing a draft drawn by the First National Bank of your place upon the Chemical National Bank of New York for \$300.00 in settlement of account. Write the draft made to your order and endorsed by you to Warren L. Morrison.

FOLDING A LETTER IN WHICH A NOTE IS ENCLOSED



ALL NEGOTIABLE PAPERS SHOULD BE PROPERLY ENDORSED BEFORE THEY ARE SENT
OR DELIVERED TO OTHERS TO BE APPLIED ON ACCOUNT



FORM OF INVOICE USED BY WHOLESALE GROCERS

S.S.CALDWELL, PRESIDENT.

NO CLAIMS ALLOWED UNLESS MADE PROMPTLY UPON RECEIPT OF GOODS

S.S.SPENCE, Vice PRES.



USE ROBINSON'S CYPHER CODE.

CORNER LOCUST & FIFTH STS.

Sold to Richard W. Massey & Co.
Terms: 60 days
Gadsden, Ala. Feb. 1, 19

Birmingham, Ala.

✓ 25 chests Tea, 1500 #	250	3.75	-	
✓ 2000# Nams	124	24.00	-	
✓ 2400 doz. Eggs	154	3.60	-	
✓ 30 bbls. Molasses, 1260 gal.	354	44.1	-	1416 -

Forwarding Mail.—All mail matter on which first-class rates of postage are paid will be forwarded to the addressee from one postoffice to another until it is delivered to him without further payment of postage. Mail matter of second, third and fourth classes will not be forwarded unless postage at the full rate is paid each time it is forwarded.

To forward mail a line should be drawn through the original address, and the proper address written in the most convenient place near the original address.

Special Delivery.—It is sometimes desired that a letter be sent and delivered without delay. This may be accomplished by attaching a special delivery stamp, which costs ten cents. Postage stamps to the full amount of the postage must be attached in addition, as the special delivery stamp does not pay postage. A letter bearing such a stamp will be sent to the addressee by special messenger as soon as it arrives at the postoffice of its destination.

How to Prevent the Delivery of a Letter.—A letter may be mailed which the writer wishes to prevent being delivered. The writer can recover the letter before it is sent from the postoffice in which it is mailed by giving a full description of it to the postmaster; but after it is sent out, he must deposit with the postmaster a sufficient sum of money to pay for telegrams and any other expenses that may be incurred in informing the postmaster at the office of the letter's destination not to deliver the letter but to return it.

Self-Addressed and Stamped Envelopes.—If the writer of a letter asks his correspondent for information, or to do him a favor, and neither is of the least benefit to the correspondent, the writer should enclose with his request a self-addressed and stamped envelope.

Registered Mail.—Mail matter may be registered to insure so far as possible its safe delivery, or sometimes for the purpose of knowing whether or not it is delivered to the proper person. The registry fee is ten cents, which must be paid by affixing the ordinary postage stamps to the amount of ten cents. The registry fee does not cover the postage; therefore the letter or package must have stamps affixed equal to the ordinary postage on such matter in addition to the registry fee. Before a registered letter is delivered, the addressee or his agent must sign a receipt for it. The receipt is returned to the writer of the letter. If the writer desires that no one be allowed to receipt for the letter but the addressee, he should write on the package: "Deliver only to addressee." All mail to be registered must bear on the envelope or the wrapper the name and address of the sender.

Exercises

- 1 Write the abbreviation for your State and the abbreviations for all States that touch it.
2. The names of which States and territories should not be abbreviated?
3. Mention different methods of enclosing articles in letters.
4. How should mail matter be forwarded to one who has changed his address?
5. Should additional postage be paid when such matter is forwarded?
6. How should a special delivery letter be stamped?

LESSON XXI

LETTERS OF RECOMMENDATION AND INTRODUCTION

A Letter of Recommendation is written for the purpose of assisting an individual to secure the consideration of an application for employment, or the entertainment of a business proposition by the one to whom the letter is addressed. Such a letter is usually enclosed in an unsealed envelope and placed in the hand of the party in whose behalf it is written, to be delivered by him in person to the addressee.

Such a letter should be written only by one in a position to recommend and whose recommendation would be seriously considered by the party to whom it is addressed.

Who Should Write Letters of Recommendation?—Employers, well-known business men, or teachers in case of young men just out of school, are proper persons to write letters of recommendation for those seeking employment. A relative or a very young man not actively engaged in business should not write a letter of recommendation. A plain statement of the qualifications of the one in whose favor the letter is written should be made. Some persons are so anxious for the success of their friends that in writing a letter of recommendation for them the good qualities are stated in such a manner as to be fulsome, and the effect often prejudices the recipient of the letter against the one whom it was intended to benefit.

Do not recommend an unworthy person, strangers, or persons not well known.

Letters of recommendation are addressed to individuals by name or to the general public as follows:

“To Whom It May Concern:”

No complimentary close is required.

FORM**LETTER OF RECOMMENDATION.**

To Whom It May Concern:

The bearer, Mr. Amos B. Means, has been with our firm during the last fifteen years. He began as errand boy, and when he voluntarily severed his connection with the firm he held the very responsible position of head bookkeeper and general office manager. His advancement was gradual, and each promotion was well earned. We regret that Mr. Means found it necessary to resign his position with us, owing to his having been appointed receiver for a bankrupt corporation.

He is systematic, efficient, progressive, and, above all, faithful to his duty. He contemplates going to the Western States to seek employment when the affairs of the receivership are terminated.

We unhesitatingly commend him to any one desiring to employ a man of more than ordinary ability to fill a position of trust.

PARSONS BROS. & CO.

Exercises

1. Your clerk, C. H. Harris, who has been with you four years, is going to St. Louis, Mo., to try to secure employment with the firm of F. P. Joy & Co. Write a letter of recommendation to be delivered to Mr. Joy.
2. James Green, a young man you have known from childhood, is going to the far West to secure employment. Write a general letter of recommendation.
3. You have kept the books for the firm of W. A. Stubblefield & Co., grocers, eight years. The firm has sold its business, and you are obliged to seek employment elsewhere. You have been prompt, efficient, and have the good will of all with whom you have business dealings. Write such a letter of recommendation for yourself as you would want Mr. Stubblefield to write for you.
4. An acquaintance of yours has just come to town, and desires to open a retail grocery. Write a letter for him introducing to Messrs. McClean & Co., with whom you are acquainted, recommending him to them, and asking them to supply him with goods on credit. Give reasons why your friend is not able to pay cash at present. Do not become personally responsible to McClean & Co. for your friend's account.

LETTERS OF INTRODUCTION

Letters of Introduction are written for both business and social purposes. Their object is to make the meeting between two strangers free of the constraint that is usual on such occasions. Such letters are usually presented personally to the addressee by the party introduced. Etiquette prescribes the manner in which letters of introduction are to be delivered if they are for purely social purposes. The composition should in most cases be more or less formal and dignified; but the relations of the writer to the addressee and the party introduced should determine the measure of familiarity that may be used.

SUPERSCRIPTION OF ENVELOPE FOR A LETTER OF INTRODUCTION

Prof. T. T. Kincheloe,

Richmond, Va.

Introducing

Mr. R. D. Rich.

The parts are arranged as in other letters, and the envelope should be addressed the same. On the lower left-hand corner of the envelope should be added the phrase: "Introducing Mr. _____."

Personal Knowledge. Never write a letter of introduction unless you have personal knowledge of the person introduced. A letter of recommendation is in a large measure a letter of endorsement. Be sincere in your statements as you have no moral right to introduce a person unless you know him to be reliable and trustworthy. It is a rule of many business firms not to give letters of introduction or endorsement under any circumstances.

Do Not Seal Letters of Introduction. Usually a letter of introduction is delivered in person by the one introduced. To seal the letter, therefore, would be discourteous and would imply that there was something uncomplimentary in the letter.

Letters of introduction should be acknowledged by the recipient.

FORMS OF LETTERS OF INTRODUCTION

Baltimore, Md., July 8, 1923.

Mr. A. L. Mills,
Sorento, Ill.

Friend Logan:

When this is presented, take the hand of my old friend, L. H. Durling, with a warm, hearty grasp, that will make him know and understand you as I do. He will be in a land among strangers; take him to your home, and I assure you that you will find a friend possessing all the qualities you admire.

Yours truly,

G. H. Graff.

Canton, Ohio, Aug. 14, 1924.

Messrs. A. V. Hamilton & Co.,
Hannibal, Mo.

Gentlemen:

This will introduce to you Mr. A. C. Wear, a young man who has been employed by us as manager of our machine shops during the past five years.

Mr. Wear seeks employment in the West, and we shall thank you for any efforts you may make in his behalf.

Yours truly,

F. G. Salter & Co.

Exercises

1. Your young friend, Charles Ogden, is leaving home to attend the Massey Business College. You have attended the school, and, knowing that the teachers will be pleased to know Mr. Ogden as your friend, send a letter of introduction to the principal by him.
2. A. W. Mitchell, a young man of great integrity, but possessing little means, has invented a rotary engine that has been highly commended by mechanics competent to judge of its merits. The engine will effect great saving in fuel and space. Mr. Mitchell wishes to bring his invention to the attention of the Altman Manufacturing Company, of Mansfield, Ohio, and make a proposition to them looking to their furnishing the money and manufacturing the engine. You know both the firm and Mr. Mitchell. Write a letter of introduction for him.
3. Write a letter to John H. White & Co., Selma, Ala., commending William H. Browning, who has been in your service during the last two years, and who has proved himself a thoroughly competent bookkeeper and correspondent as well as a man of excellent business judgment. He leaves you owing to a change in the proprietorship of your business.
4. Write a letter to the manager of the Great Western Type Foundry, Chicago, Ill., introducing your friend Mr. James H. Fields, who has been connected with the *Morning Herald* of your city for several years, and is about to open a general printing establishment in Richmond, Va.

LESSON XXII

APPLYING FOR A POSITION

Your Letter of Application should be a brief, businesslike statement of your qualifications, your education, and your experience, if you have had any. If you have had no experience as a stenographer, you must try to state your qualifications and business training so clearly that your prospective employer will form a correct idea of your fitness for the position. Here are a few general suggestions that will help you in formulating a good letter of application:

1. Write your letter of application yourself.
2. Be sure that the form of the letter is faultless; that the structure of the sentences, the spelling, the punctuation, and capitalization are correct.
3. Make your letter mechanically perfect—that is, it should have nothing in it that detracts from its appearance.
4. Give the names of references and enclose copies of any letters of recommendation that you may have. You can make each of these letters an advertisement of your ability as a stenographer by the neat form and artistic appearance.
5. Tell what you can do briefly and then stop. Some letter writers never know when to stop. They talk themselves into a job and then talk themselves right out again.
6. In answering an advertisement, pay close attention to the wording. Be sure that you answer all questions put in the advertisement. Promptness in replying often puts you ahead of the others.
7. Don't crowd all of your information into one paragraph. Short, businesslike sentences will make your letter stronger.
8. Don't write a long letter. It takes a very interesting writer to hold the attention of a busy business man.

Answering Advertisements. It is customary with many business firms, when needing office employees, to advertise for them. Sometimes initials or numbers are signed to the advertisement instead of the firm name. The purpose of this is to conceal the identity of the firm, except in such instances as where a personal interview is desired.

Testimonials. In applying for a position always submit copies of any testimonials or letters of recommendation which you may have. It is well, also, to give in your letter of application, references as to your competency and reliability. Do not over-state your qualifications, for if given employment, this would probably result in disappointment and loss of position. On the other hand, if you are qualified for the position you seek, have confidence in yourself and state plainly the facts. Your success in securing the place may depend upon slight extra trouble on your part in writing the letter.

Penmanship. The writer's letter of application is often the only evidence of his fitness for the position. Care therefore should be taken in the writing of the application. The penmanship should be neat, legible and plain. No flourishing or ornamental penmanship should be used. In the advertisements of business men for employees, they frequently state "Apply in your own handwriting," showing the importance that business men place upon good penmanship.

Typewritten Application. If your application is written on a typewriter be careful to write a neat letter, one without erasures or corrections of any kind. If you strike one letter over another or make any kind of error rewrite the letter. If the position you are applying for is an important one you will be almost sure to fail in securing it, unless your letter of application is carefully written.

Be sure to sign your letter with pen and ink.

FORM OF LETTER OF APPLICATION

You may desire to apply for a position with a firm that has not advertised. Most firms are glad to consider applications of good stenographers at any time. The following letter will give you an idea of what you should incorporate in such an application:

RICHMOND, VA., July 27, 1924.

Henderson Brick Co.,
Richmond, Va.

Gentlemen:

I am a stenographer and wish to better my present position. I am writing you because I believe my services will be valuable to you, and that any salary paid me will prove an investment for your house.

My qualifications, briefly, are as follows: Rapidity and accuracy, both in taking dictation and in typing; thoroughness in every department of my work; an appreciation of what is necessary in this particular line, with integrity and quickness in its execution.

My experience consists of [here state what you have done in the past to qualify you for the position]. I enclose copies of letters and addresses of references. If you have a vacancy at the present time, will you kindly give me a trial? If you have no vacancy, please file my application for future use.

Trusting that my qualifications will appeal to you, and assuring you that if given a trial I will put forth my best efforts and strive to make my work satisfactory, I am,

Very truly yours,

—.

ANOTHER FORM OF LETTER OF APPLICATION

Advertisement

Birmingham, Ala.,
August 7, 1923.

Gentlemen:

Relying to the above advertisement appearing in today's issue of the Birmingham News, I desire to place with you my application for the position. I have, within the last few months, completed a course of study in the stenographic department of the Massey Business College of this city, and feel confident of my ability to render efficient service.

I would respectfully refer you to the above-named school, and shall be pleased to have you communicate with the principal, either by letter or telephone (Main 512), and he will answer any inquiries made.

Trusting that my letter may receive favorable consideration at your hands, and that you will be kind enough to grant me a personal interview, I am,

Yours truly,

Exercises

1. Apply to Herndon & Phillips, hardware merchants, of 208 Front Street, Mobile, Ala., for a position as bookkeeper. You have had five years' experience as head bookkeeper for the Mayberry Hardware Company, of this city, and left the firm when it was merged with the Gray-Dudley Hardware Company, of Nashville. You left because the head bookkeeper of the Gray-Dudley firm became head bookkeeper after the consolidation, and you thought you should have retained the place.
2. Apply to Jones & Brown, coal dealers, of Tuscaloosa, Ala., for a position as assistant bookkeeper in their office. You have had no experience, but have recently graduated from the Massey Business College of this city. Give references.
3. Apply to T. H. Molton, of 121 North Nineteenth Street, this city, for a position as collector. You were formerly collector for H. M. Evans & Co., commission merchants, and hold a strong testimonial from that firm. Enclose copy of testimonial in your letter.
4. Adams Business College, at Staunton, Mo., want some one to teach the commercial branches and penmanship. Apply for the place, giving qualifications and experience.
5. You want a position as clerk in the First National Bank of Johnstown, Pa. You have learned through Mr. A. C. Welch, of that place, that there is a vacancy in the bank. Give your present employer and two business men who live in Johnstown as reference.
6. Apply to E. V. Buchanan, of Reidsville, Miss., for a position as manager of his plantation.
7. You have been a stenographer for some years in the law office of Hammond & Carron, and have done considerable court reporting for the firm. Write a letter to J. C. Barber, official court reporter for the First District of this State, applying for a position as his assistant.
8. You are now in the dry goods business in Adamsbury, and have a good business; but, desiring to go to the city, you propose to L. M. Kelchner, of this place, to form a partnership with him. He has a very large dry goods business in this city. You wish to continue the store in Adamsbury as a branch store and put your chief clerk in charge. Write Mr. Kelchner a letter suggesting the formation of such a partnership, and outline the proposition you wish to make.
9. You have just passed an examination, and have been granted a license as a prescription clerk. Write to the Doster-Northington Drug Company, of Birmingham, Ala., and apply for a position as prescription clerk in their store.
10. Write to the school board at Jonesboro, Ky., and apply for a position as teacher for the coming winter term in the Jonesboro public school.

11. Write appropriate answers to the following advertisements. Write references to be enclosed in the letter if they be required:

WANTED—A stenographer; must write a good hand and be able to spell correctly; a young man preferred; state experience, age, married, or single. Address L. C. C. Co., Coleanor, Ala. jy30-3t

WANTED—Principal to teach school at Graysville, Ala. Address W. M. Nelson, Adairsville, Ala., R. F. D. No. 1. jy28-3t

WANTED—Saleslady for ready-made suit department; experience; first-class reference required. A. B. C., News. jy30-3t

WANTED—Experienced lady stenographer and cashier. Address in own handwriting. P. M. C., News.

WANTED—Young man as assistant timekeeper and bookkeeper. Experience and references required; answer Coal Mines, Ledger. 9-19-2t

WANTED—Young lady stenographer; two weeks' work. Address P. C., P. O. Box 711.

WANTED—Stenographer; don't reply unless rapid and accurate and a speedy Remington operator; state age, if single, experience, salary expected, and references; opportunity for advancement. Address in own handwriting, Jerome, News.

WANTED—Experienced male stenographer; must be competent; none other need apply; Remington typewriter. Address in own handwriting, with written reference, G. E. E., News. mh9-5t

WANTED—Young man stenographer; aged 16 to 20. Apply in own handwriting, giving references. Address P. O. Box 357. jy28-3t

YOUNG MAN wanted, energetic, to take charge of a mail order department; must have former experience; good future for a bright young man. Apply by letter to M. & G., Box 82, Bridgeport, Conn.

WANTED—An office boy or young man to learn real estate business. Ivey Bros. Realty Co., Wilson Building.

WANTED—Young lady for stenographer and assistant bookkeeper. Address with references S. P. S., News.

WANTED—At once, young man stenographer and office assistant; none but first-class stenographer need apply; good position to right party. Address in own handwriting P. O. Box 424, Birmingham. sept30-3t

WANTED—Young man stenographer and bill clerk; rapid and accurate; state salary wanted. Address in own handwriting Lock Box 227, Birmingham.

WANTED—Lady stenographer who has had long experience in general office work; must be quick and accurate in figures; answer in own handwriting, giving age, experience, reference, and salary expected. No attention will be given answers unless all above questions are answered. Address Business, care Age-Herald. 5-16-2t

WANTED—Competent lady stenographer; must be accurate and willing to work and willing to begin on moderate weekly salary; permanent position contemplated. Address in handwriting (not typewritten), stating salary expected. H. L. M., News. ap23-2t

WANTED—Experienced and competent lady stenographer and office assistant. Address, giving experience and reference, P. O. Box 338. ap22-tf

LESSON XXIII

FORM LETTERS

In Almost Every Line of business an important economy is effected in the correspondence by the use of what is termed form letters. You will readily see that in any particular business the letter will deal more or less with the same subjects, and that a great many inquiries will be received which may be answered with the same letter. It would be a needless waste of time for the head of a concern to spend his time dictating replies to every letter of this sort. Some letters are therefore gotten up covering the most important points. These are numbered and pasted in a form book.

When a letter comes in which can be answered by Form No. 1, all that will be necessary for the dictator to do is to indicate that fact. The stenographer then turns to the form book and copies Letter No. 1. Frequently in form letters of this kind the opening paragraph is left blank, so that the correspondent can dictate something directly to the particular inquiry and thus give the letter a personal touch.

Circular Letters.—There is another kind of form letter used that is more in the nature of a circular. It is usually mailed to a special list with the names and addresses of firms filled in. The letters are first printed from some duplicating press like the multigraph, to imitate typewriting.

Filling In.—The late models of all standard typewriters are mechanically arranged for filling in circular letters. When the machine is once adjusted with its marginal stops and the paragraph indicator to match, the circular letter can be slipped into the machine without special adjustment and the name and address filled in rapidly.

To be expert in the matter of matching circular letter forms is a very necessary part of the stenographer's duties.

With the correct adjustment of the machine, and care in the selection of a matching ribbon, there is no excuse for poor work.

Be sure to ask your teacher for instruction in adjusting the typewriter for circular letter work.

Letters of Announcement are issued by business firms to give notice of a dissolution of co-partnership, or a change in a business, either through death or for other causes. Such letters are usually printed or written and sent to persons with whom the firm does business, their purpose being to give notice to the public. In dissolution of co-partnerships such notices are required under the laws of most states.

FORMS OF LETTERS OF ANNOUNCEMENT

Announcing Change of Firm.

Birmingham, Ala., January 17, 1924.

Messrs. Frank Blake & Bro.,
Tuscaloosa, Alabama.

Gentlemen:

We take pleasure in informing you that Mr. W. A. Oliver, who has been associated with our firm in the capacity of Assistant Manager, has been admitted into a co-partnership with the firm, the firm name from this date to be "Bethea, Oliver & Co."

We appreciate very much the patronage you have given us in the past, and we hope by our attention to your orders entrusted to our care, to continue to merit your confidence and business.

Mr. Oliver will be in Tuscaloosa at an early date, calling upon our friends and old customers, at which time he will have the pleasure of seeing you in person.

Very truly yours,

Bethea, Oliver & Company.

By

President

Announcing death of member of Firm.

Houston, Texas, May 28, 1924.

TO OUR CUSTOMERS:

It is with deep regret that we inform you of the death of Mr. A. M. Stone, which occurred on last Friday evening.

Mr. Stone was for twenty-five years the senior member of our firm, and it was largely through his untiring efforts and ideals of business integrity that the firm has prospered during his association with us.

By the death of Mr. Stone, we lose a friend and a companion; one who has served well in every capacity of life.

It shall be our earnest endeavor to continue the policies inaugurated by Mr. Stone, and we hope to merit your confidence and patronage in the future, as we have done in the past.

Very truly yours,

Stone & Andrews,

By

Exercises

Write the following letters and submit to your teacher:

1. Write a circular letter addressed to your customers, stating that effective the first of the following month, you will give a special cash discount of 10% from list price with thirty days' dating.
2. You are a member of the firm of Student & White. Mr. White has sold you his interest in the business, and you desire your customers to know this fact, and that the business will be continued by you. Write a circular letter giving the necessary information.
3. Write a circular letter from the United Cigar Stores Co., addressed to the public, and stating that double premium certificates will be given on all purchases made during the month of September.

LESSON XXIV

COLLECTION LETTERS

It is one thing to induce a man to take something that he wants, but it is quite another to induce him to give up something that he wants. That is the vital difference between the sales and collection letter.

The first letter should be courteous in tone, calling the customer's attention to the fact that his account is somewhat overdue, and requesting an early settlement. It is well to at least impress the customer with the fact that he has your confidence by mentioning that the bill had probably escaped his attention. You can then follow this up with some inquiry about the things that interest you both. In short, show the man that you think him one of the firm's good friends.

You will be surprised to find how a little talk of this kind will bring in the customer who really wants to be square. From the average careless but honest delinquent, a letter like this will bring a partial payment on the account.

The customer's action in reply to this letter will determine the succeeding procedure. If no reply is forthcoming within a reasonable time, a second and more urgent letter should be sent. How severe this should be will depend on the debtor's value to the house. If a customer of good reputation heretofore, he may still be brought around by showing an interest in a friendly adjustment of his relations.

Beyond the second letter, sales talk of any kind is worse than wasted. The third letter in the series, therefore, should be strictly a collection letter and should demand settlement by a definite date.

Remember that most men want to pay their debts, and do not consider any man dishonest until he has proven himself so. Do not resort to threats until conditions absolutely demand them. The debtor who has been worried by severe letters will have a pleasant surprise if you show a willingness to listen to his explanations, and you will very often get your money, while the other man waits for his.

Collection Policy. The policy adopted by a business concern with reference to its debtors will, of course, in a large measure determine the tone and frequency of its collection letters. Tact and diplomacy are required in writing a collection letter, which will accomplish its purpose without giving offense. The debtor's failure to pay may be due to neglect, financial embarrassment or fraudulent intent. The writer of a collection letter must, as near as he can,

determine before writing, the real cause. There would be a wide latitude in the tone and composition of the letter, depending upon the class of debtor to be reached. The main purpose, of course, in all collection letters, is to get the money as quickly as possible and without offending the customer. Some people are sensitive, while others are more or less callous, consequently, in writing a collection letter you should use whatever personal knowledge you may be able to obtain regarding the customer.

The Willing Debtor. If the customer has a record of promptly paying his bills, then it is best to assume that he has unintentionally overlooked the matter. A short, courteous letter calling attention to the overdue account will probably bring a prompt remittance. If you have cause to believe the debtor would pay if he could but is financially embarrassed, the sooner you succeed in making the collection the better it will be for your interests. Under these circumstances, your letter should be dignified, firm and tactful. "Do it now" should be motif. Do not say, "Please give this matter your attention"; rather say, "I am going to expect a remittance by Friday (or a reasonable date), and I know you will not disappoint me," etc., or you might say, "Don't bother to write a letter. Just pin a check to this note and return to me so it will reach here by ——."

The Unwilling Debtor. Collecting by mail from the third class, where there is fraudulent intent, is a vastly more difficult problem, and calls for firmness and quick action on your part. If your letter calling attention to the account does not bring a remittance, you should investigate carefully and use every means to protect yourself from loss. Usually under such circumstances it is best to turn the matter over to an attorney-at-law, who could look into the legal phases and take such action as would be best suited to your interests.

FORM OF COLLECTION LETTER

HOUSTON, TEX., Dec. 2, 1925.

MR. A. H. KEENE,
Navasota, Tex.

Dear Sir:

You have been so busy making your preparation for the holiday trade that you have doubtless overlooked the fact that your account with us is somewhat overdue. You have settled your bills promptly in the past, and we feel confident that this reminder will meet with an equally prompt remittance in this instance.

How is the Palm Oil soap selling? Many of our customers are finding this one of the best money makers they have handled, not only because of its real merit, but because of the extensive advertising campaign which the manufacturers are carrying on.

We can give you an unusually good profit on this soap, and it should pay you well to push it during the holiday trade. If you can use another gross of boxes, we can ship them at once.

Yours truly,

ANOTHER FORM OF COLLECTION LETTER TO FOLLOW FIRST LETTER

HOUSTON, Tex., Dec. 12, 1925.

MR. A. H. KEENE,
Navasota, Tex.

Dear Sir:

You know from our letter of ten days ago that your account with us is now considerably past our usual limit. I feel that our former pleasant relations deserve at least an answer explaining why this matter has not been settled.

You have not sent us an order for more than a month. Was there something wrong with the last shipment, or is there an error in our statement of your account? If there is any fault in our service, you know that we consider it a favor to be told about it.

I shall await your reply with much interest.

Yours truly,

—.

FORM OF THIRD LETTER FOLLOWING SECOND

MR. A. H. KEENE,
Navasota, Tex.

Dear Sir:

You have entirely ignored our two previous requests for payment of your overdue account. We are therefore compelled to believe that you are purposely neglecting settlement.

The account is long past due, and yet you have not even given a reason why you have delayed payment. We cannot carry this any longer, and unless it is paid by the 1st, we shall without further notice turn it over to our attorneys for collection.

Yours truly,

—.

FORM OF LETTER APPEALING TO A CUSTOMER'S PRIDE
AND MAKING IT EASY FOR HIM TO REMIT PROMPTLY

Richmond, Va.

March 1, 1925.

Edge & Lott,

Montgomery, Ala.

Gentlemen:

You have always been one of our promptly-paying customers. Your failure, therefore, to remit us \$78.16, balance due on account, per statement sent you February 1st, must be an oversight on your part. You need not take the trouble to write. Just pin your check for the amount due to this letter and return.

We appreciate your business very much, and, with assurance of high personal esteem, we are,

Yours very truly,

BLANK & BLANK.

REQUEST FOR PAYMENT OF OVER-DUE ACCOUNT

New Orleans, La.

March 10, 1924.

Brown Bros. & Co.,

Dallas, Tex.

Gentlemen:

We are enclosing herewith statement of account showing balance due of \$106.50.

We are sure this matter has escaped your attention, as the account has been due for more than ninety days, and it has been your custom heretofore to be prompt in your settlements.

Assuring you of our appreciation of a remittance by return mail, we are,

Very truly yours,

BLANK & BLANK.

NOTE—The two preceding letters are typewritten double spaced.

**LETTER SHOWING DETERMINATION TO COLLECT AND
INTIMATING LEGAL PROCEEDINGS IF NECESSARY**

New Orleans, La.
March 10, 1924.

Brown Bros. & Co.,
Dallas, Texas.

Gentlemen:

We have written you twice calling attention to your overdue account. We are at a loss to understand why you do not extend to us the courtesy of a reply or else remit the amount due. If there is any reason why this account should not be paid, we would like to know it, and we must insist upon a settlement without further delay.

We should regret, of course, to resort to any extreme measures to collect the amount due, but we are unwilling to let the account run longer without some definite payment, or promise to pay on your part.

We have a right to expect an answer from you by return mail.

Yours very truly,

BLANK & BLANK

NOTE—In this letter the body is written with typewriter single spacing. The salutation, paragraphs, complimentary closing and signature are double spaced.

MORE URGENT REQUEST FOR PAYMENT OF OVER-DUE
ACCOUNT

New Orleans, La.

Feb. 25, 1924.

Brown Bros. & Co.,

Dallas, Texas.

Gentlemen:

On February 16th we sent you a statement of your account, requesting a prompt remittance. As we have received no reply to our request, we are again calling your attention to same.

If there is anything wrong with the account, kindly let us know so that we may adjust it. If not, we expect a prompt remittance covering this indebtedness. We do business on a very close margin, and expect our customers to be prompt in their settlements of the amounts due us.

Very truly yours,

BLANK & BLANK

Exercises

Write the following letters and submit to your teachers for examination:

1. W. A. Lemon, Waycross, Ga., owes you a balance of \$250.00, which was due the first of the month. Write a courteous letter calling his attention to the balance, and request a settlement.

2. Honeycut & Edge, Mobile, Ala., are indebted to you for \$175.00. Your latest information concerning this firm is that it is heavily involved and is likely to make an assignment at any time. Write a very insistent letter demanding payment of this account.

3. W. O. Lanning, Leesburg, Va., purchased goods from you to the amount of \$180.00 on thirty days' credit. The account is past due. W. O. Lanning has not remitted, claiming that there were some defective goods in the lot shipped to him. Write such a letter as will enable you to obtain the necessary information to adjust the account on an amicable basis. Mr. Lanning is an old and valued customer, and you do not wish to give offense.

4. Hard Bros., Galveston, Tex., owe you \$125.00. The account is long past due, and they have made repeated promises to pay, but you have reason to believe that they do not intend to settle the account unless forced to do so. Write a letter demanding payment of the account, intimating that legal proceedings will be instituted immediately, if necessary, to collect.

5. A. W. Vaughn & Bros., Norfolk, Va., received a shipment from you in which they claim there was a shortage in the articles invoiced. This firm has been a prompt-paying customer in the past, and while you wish to collect the account, you hesitate to question the statement for fear of giving offense. What do you think you should do under the circumstances? Write such a letter as you think will accomplish the desired object.

6. Mr. O. P. Manson of Durham, Ohio, is one of your customers. He buys large bills frequently, but is usually rather slow in paying, although you finally get all that is due you. He is quite able to meet his obligations promptly. You are now in need of money to make some needed changes in your business. Write Mr. Manson, who owes you \$2,500, for an immediate settlement.

7. O. K. Olson of Martin, Okla., owes you \$325.50. The debt was due three months ago. You have sent him several bills, but have not written to him in regard to the matter. Write him such a letter as you think would cause him to pay the bill if he has the means, and yet not antagonize him.

8. R. A. Young of Tarkio, Mo., owes you some money which he promised to pay about two years ago. You have written to him a number of times in regard to the matter, but he has not answered your letters nor given any indication that he intends to pay the debt. You believe he is simply waiting so that the statute of limitations will bar the collection of the debt. Write him a letter calculated to either get the money or a definite promise to pay it.

9. You have not received an answer to the letter written according to instructions in Exercise No. 3. Write another letter to Mr. Lanning to inform him that you must resort to the law to collect the debt.

LESSON XXV

LETTERS ORDERING GOODS

If you wish to order goods, use an order blank furnished by the firm that sells or manufactures the goods desired, if you have one. The use of such a blank will avoid the necessity of writing a letter, and will be much more satisfactory to the firm that receives the order.

In a letter ordering goods give shipping directions, the exact name and quality of goods desired, also the price and list number, if you have a catalog. If a remittance is enclosed, mention the amount, and state whether it is in currency, check or draft.

Make a separate line of the name and description of each article.

Retain Copy. You should always make and retain a copy of all orders given. Especially should you do this if the order is a large one or the merchandise very valuable.

Be Brief. A letter ordering goods should be brief. At the same time, it should be explicit, so that no misunderstanding could arise as to what you want. Capitalize each article ordered, and if reference is made to a catalog, give article number or page of catalog. The order may be embraced in the body of the letter, or may be written on a separate sheet and enclosed with your letter.

Shipping Directions should be given unless it is known from previous orders the conveyance by which you wish the goods shipped. If the articles are small, light or of no great value, they could be ordered sent by mail. In the case of more valuable articles it would for safety be better to order them shipped by express. In the case of heavy and general merchandise, unless wanted quickly, order by freight.

FORM OF LETTER ORDERING GOODS

ANNISTON, ALA., August 23, 1924.

MESSRS. LOVEMAN, JOSEPH & LOEB,
Birmingham, Ala.

Gentlemen:

I enclose N. Y. Exchange to the amount of \$8.50 and ask you to send immediately to me, by Southern Express,

1 doz. Practical Correspondence,
6 Massey's Bookkeeping.

If the remittance is not sufficient, I shall send the balance immediately upon receipt of the bill.

Thanking you for prompt attention to this order, I am,

Yours truly,

W. C. KING.

Exercises

1. Order from W. M. Welch Manufacturing Company, 100 Lake Street, Chicago, Ill., from its catalog No. 3, five sets of No. 1, 15 pieces, Cube Root Blocks; ten sets Geometrical Surfaces and Solids; five W. & A. K. Johnston's Physiology Charts; six Noyes' Dictionary Holders; twelve dozen Noiseless Blackboard Erasers. Send New York Exchange to the amount of \$153.60.

2. Write Carl Fisher, 6-10 Fourth Avenue, New York City, to send you by express music as follows: "Stradella," by Flotow, 60 cents; "Lucretia Borgia," by Donizetti, 75 cents; "Flower Song," by G. Lange, 50 cents; Op. 481, "American Fantasia," No. 1, \$1.25. Also the following instruments: One Besson B-flat Cornet, \$75; one Rittershausen Flute, Boehm system, \$1.25. Request him to draw on you at sight through the First National Bank of your place.

3. Write a letter to E. M. Miller & Co., Dallas, Tex., ordering the following merchandise:

12 bu. Meal @ 60¢,
4 bu. Beans @ \$2.00,
4 doz. cans Tomatoes @ \$1.15,
3 doz. cans Peaches @ \$1.35.

Ask them to ship, charging to your account, thirty days.

4. Order from Kern & Loeb, Louisville, Ky., ten days, net cash, the following:

125 lbs. Fancy Coffee @ 20¢,
25 lbs. XXX Crackers @ 12¢,
1 box Cheese, 35 lbs. @ 25¢.

Request that these goods be shipped via Louisville & Nashville Railroad.

LESSON XXVI

ANSWERING COMPLAINTS

How To Answer Complaints.—If your customers are worth having, they are worth satisfying; and if your goods are worth selling, it is worth while to demonstrate that fact to your customers, even if they have bought your goods and you have the money. No legitimate business transaction is really completed until the customer is satisfied with his purchase. If you have given him a square deal, he never stops saying good things about your business; but if you have left him dissatisfied, he never stops trying to drive it away.

Do Not Be Too Suspicious about complaints that come to your desk, and remember that when the customer wrote his letter he believed he had cause for doing so, and the chances are that he did have. Remember that most people want to be square with you, and that by far the greater share of the complaints you get have a real cause. The fault may not be yours, but that is no reason why you should snap up a man for telling you about it. If you are not to blame, find out where the trouble lies, and help the customer to straighten out the difficulty.

The following letters will illustrate how trade may be lost or gained through skillful handling of a complaint. The first letter was sent by a local agent for "made to order" clothes to the house he represented. Please observe how each correspondent answered it. The first one, by arguing with the man and attempting to show him how impossible it was for such an accident to occur, virtually accused the dealer of causing the trouble; but he agrees that his house is to blame, in the closing paragraph, by promising that it will not occur again, and by offering to send a new pair of trousers.

Please notice how the complaint was handled by the second correspondent, where the writer immediately concedes the justice of the man's complaint, and expresses regret and says that he is perfectly willing to make good the loss. Can you doubt which house in the future will get the dealer's business?

A Very Important Point to be considered is not to argue with any one. If the customer is wrong, show him where he is wrong by explanation, but do not argue. The best way to get the right attitude in answering a complaint is to consider how you would handle the customer if he came personally to your office. You certainly wouldn't pick a quarrel with him, and you wouldn't let yourself be otherwise than courteous and polite. You would try to show him that the firm was giving him a square deal. The next time you answer a complaint picture the customer beside your desk and talk to him, and you will find the results much more satisfactory to both you and your customer.

THE COMPLAINT

Gentlemen:

The suit which you sent us for Mr. Johnson has arrived in bad condition. The lower part of one trouser leg is badly scorched. This was undoubtedly done by the man who finished and pressed the suit.

It is impossible for us to remedy this in any way, so we are returning the trousers to you today, and would ask that you immediately replace them, as Mr. Johnson is one of our old customers, and this delay is seriously inconveniencing him.

Yours truly,

—.

REPLY OF FIRST CORRESPONDENT

Dear Sir:

We have your letter of the 25th, and have carefully examined the trousers that you have returned. After examination, we can confidently say that it is impossible for the trousers to have been damaged in the way you suggest. We employ electric irons for all of our pressing, and they never reach a temperature hot enough to scorch the surface of the material.

The trousers were undoubtedly damaged in the shop of your local tailor, where you sent them to be pressed, as it is a very easy matter to scorch cloth with the old-fashioned tailor's goose.

We feel that we are in no way responsible, but we have decided to replace the trousers with a new pair, and these will be shipped by Thursday.

Trusting that they will arrive without delay, and promising you that it will not happen again, we are,

Yours very truly,

—.

REPLY OF THE SECOND CORRESPONDENT

Dear Sir:

It seems that those very orders on which we are the most anxious to please are the ones on which the annoying little accidents occur. We were very anxious to give Mr. Johnson a suit that he would be proud of. He has not only been a good customer of ours, but think of the suits he has ordered through you from us.

We are totally at a loss to understand how this accident could have happened. But why try to explain it? The time we would spend in investigation we have spent in rushing through a new pair of trousers to replace the pair you returned.

We will get these to you by Wednesday. Please apologize to Mr. Johnson for us, and make the apology as sincere as we would do if we were on the ground.

Yours truly,

—.

Exercises

1. Write a letter to your employer, resigning your position as shipping clerk. Give reasons for your action, and say that you would be glad to receive a letter of recommendation from him, if he considers you worthy of it.

2. Write a letter asking a customer to settle his account to some definite date instead of sending small remittances on account. Your bookkeeper has great trouble and annoyance in rendering statements.

3. Write a letter to a patron who claims that his right to the exclusive sale of your goods given him by Mr. Jones is infringed upon by other dealers. Not knowing positively, write as fairly and in as conciliatory a spirit as possible, stating that Mr. Jones has no doubt acted in good faith, but do not commit yourself till you have seen Mr. Jones.

4. Write a letter to Gen. Ft. Agt. L. & N. regarding overcharge. Freight was prepaid to Birmingham, and Birmingham agent paid additional charges, which were excessive. Ask to have the amount of the overcharge refunded.

5. Notify your landlord, A. J. Bond, that the roof on the house you occupy is in very bad repair; also that the windows are loose and the floor worn through in several places, and that you will be compelled to leave unless he has repairs made at an early date, and that this is to be considered notice to him that you will vacate on the 15th of next month, unless the house is repaired satisfactorily.

6. Write to the Grand Rapids Furniture Co., Grand Rapids, Mich., asking them why goods ordered long ago, and promised to be ready at a certain date, have not arrived. State that you cannot wait any longer, and if goods do not arrive in six days from date, you will purchase elsewhere.

LESSON XXVII

SALES LETTERS

Essentials of a Good Sales Letter.—There are certain principles upon which every successful business letter must be built. It must win for itself an audience with the man it is to sell, and once that is gained, it must follow the steps of the sale exactly as a salesman does when he talks face to face with his customer, leading him gradually up to the actual signing of the order.

For This Reason every sentence or paragraph that goes into one of your letters should have a reason for being there. The sole aim of the letter is to get action. It is the easiest thing in the world to write a letter that goes rambling from one topic to another without getting anywhere in particular. The good letter writer has a definite end in mind and goes straight to the point.

You Should Go About Writing a business letter just as you would prepare an important speech. There are a thousand things you might say, but only a few are vital. Confine yourself to these points. Some men talk without getting anywhere in particular, and some letters go rambling the same way. Keep one end in view, and that is to turn desire into decision, and get results now.

A Follow Up System. A single sales letter cannot be expected to obtain the best results. There are selling possibilities that call for a series of letters. Just how many letters are necessary to obtain the desired result depends upon the circumstances and calls for much thought and preparation on the writer's part. In general an article of universal need, where the price is attractive, would require fewer follow up letters than where the article is new and must be advertised in the follow up sales letters. In all sales letters emphasize the "you." Take the position that your prospective customer is probably not interested as much as you are in the article you are endeavoring to sell. Point out in your letter how he will be benefited by making the purchase. Use the word "you" frequently. That is what will attract and hold his attention.

Two Classes of Sales Letters. Follow up sales letters may be divided into two classes, one for direct sales and the other for general publicity. In the case of direct sales letters you fire away on a selected list of names, not one discharge of your selling gun, but one shot after another until you effect the sale. Of course the success of a follow up campaign depends upon having a "live" list; that is, a list of names of those who are potential customers. It is useless to waste ammunition trying to sell to a list of people who are not interested and who by no possibility can become interested in your goods. These mailing lists should be frequently revised so that there will be no "dead" material.

Where the object is general publicity usually one or two letters would answer the purpose, but even in this case the list of names should be selected with a view to reaching such people as you desire to interest.

Study and Test Your Plan. To be successful a follow up sales campaign should be carefully planned. It is not a hit or miss proposition. There is no mystery, nor luck nor chance about the matter. When a business concern succeeds with a follow up system, it is because it has worked in harmony with a scientific principle. The sales follow up letter depends for its success on the use of hard facts, told in an interesting way. The truth, reliable goods, or service, are essential to any success.

FUNDAMENTAL PRINCIPLES OF A FOLLOW-UP SALES LETTER:

1. The opening paragraph should win the reader's attention and prompt him to go further into the letter. There must be a thought-connecting idea throughout the series of letters, the letter, as it were, being a sledge hammer striking a hot bar of iron, each one leaving its impression, and all working to a common end.
2. Your letter should contain description and explanation which gains your prospective customer's attention by picturing the proposition in his mind. The

psychology involved in a follow up sales letter is very simple. There must be attention, interest, desire and action. Unless your letter attracts attention and arouses interest, therefore creating a desire, the effort is wasted. You cannot attract attention or interest by constantly referring to "we" in your letter. Instead of saying, "we make," "we want," "we sell," etc., say, "you would be interested," "you are aware," or "your interest would be conserved," or "your wants," etc. By expressing yourself in this manner you would get your prospective customer to think in terms of interest to himself, and this is a vital point. Attention is often attracted by getting out of the beaten path. Write your sales letter and then analyze it. Put yourself in the other man's position, and see if it will appeal to you.

3. Your letter should contain arguments of proof which create a desire for the article which you have to sell by assuring its value and advantages. The letter should be so arranged that it will work up to a climax. Do not begin with a strong letter or several strong letters, then gradually weaken your arguments on your points. The final stroke is the one to be depended upon to get the order. Make it as easy as possible to secure the order. Enclose order blanks, self addressed envelopes, coupons, which the customer has only to sign. The more convenient you make it for the customer to place the order with you, the more apt you are to secure the order.

4. To be successful the follow up sales letters should be, of course, in harmony with the conditions of the business for which they are used. To go contrary to public opinion or current customs requires harder and longer strokes. Follow the customary methods of doing business in your line unless you are convinced that a radical change can be made beneficial in your case. The whole philosophy of a sales letter can be summed up in four words: Attention, Interest, Desire and a Resolve to Act.

FORM OF SALES LETTER

CHICAGO, ILL., Feb. 28, 1925.

MR. A. STUDENT,
Montgomery, Ala.

Dear Sir:

If this letter were printed on a ten-dollar bill, it could scarcely be more valuable to you than the message it contains. It offers to place in the hands of a few manufacturers, almost without cost, a copy of the greatest Manufacturers' Textbook ever issued. It contains complete office, sales and factory schemes for increasing a business like yours. It actually outlines in charted form more than thirty factory and selling plans that have built up successful businesses.

In one chapter alone in this book there is a cost system worked out that saved one large concern \$50,000.00 in factory expense in less than a single year. In another chapter the sales manager of a typewriter company gives a complete new system for managing a sales force. These are only two out of thirty articles, all equally valuable.

It tells how to stir up enthusiasm in your sales force; how to keep factory costs; how to advertise, promote and market your articles; how, in fact, to cut down expense and increase profits. It is a gold mine of business ideas.

Remember the book is free. To each of the first thousand manufacturers who subscribe for "Success" we will send a cloth-bound copy of this splendid book without charge. Even the magazine is no expense, for the \$2.00 you pay for it will come back to you many times in each issue.

You must act now, however, as only one thousand of these books remain on hand, and they will soon be snapped up. Pin a two-dollar bill to this letter and mail today.

Yours truly,

MAGAZINE PUBLISHING CO.

Exercises

1. Write a letter to Knowles Dry Goods Co., Montgomery, Ala., calling attention to a special job lot of Women's New Tailored Suits, which you are offering for sale to the trade. The fabrics include Serges, Gabardines, Velours, etc., and state that you have a good assortment of these. Advise that the reduced price at which you are offering these suits, from \$11.95 to \$33.75, should make them especially attractive.
2. Write to Prof. T. T. Kincheloe, Richmond, Va., offering to sell a slightly used set of the Historian's History of the World, morocco binding. Emphasize the value of such a reference work in a gentleman's library.
3. Write to Prof. E. S. Smith, Jacksonville, Fla., calling attention to a piece of property located on the corner of Laura and Monroe Streets, that you are offering for sale at a special price of \$14,000. The lot is 55 by 105 feet, and in your opinion is an excellent location for a modern apartment house.
4. You are a manufacturer's agent. Write a circular letter to your customers, calling attention to a probable advance in the price of canned goods, soliciting an order for Campbell's Soups, which you heartily recommend to the trade, at the price of \$11.60 per gross.

LESSON XXVIII

TELEGRAMS

Telegrams are used very extensively in business, the modern practice being to use the wires, instead of writing, where time is a consideration or where it is desired to give emphasis to what is said.

The **Salutation and Complimentary Close** are omitted in telegrams. Telegraphic messages should be expressed briefly; at the same time, sufficient words should be used to make your meaning perfectly clear. It is a good plan for the novice to write out the complete message first; then, by taking out all unnecessary words, reduce the telegram to the proper brevity. The words "at once" or "immediately," etc., are unnecessary in a telegram, as the fact that a telegram is sent itself implies urgency.

The Telegram. This is the standard service which takes precedence over other classes of traffic and which is, therefore, suitable for messages requiring expedited service. Telegrams are accepted at any hour, for immediate transmission and delivery. Code language may be employed.

The Day Letter. Day Letters are subordinated to full-rate Telegrams in the order of transmission, and constitute a deferred day service at reduced rates, the cost of a fifty-word Day Letter being only one-and-a-half times the cost of a ten-word Telegram. Day Letters must be written in plain English, code language not being admitted.

The Night Message. Night Messages are accepted up to 2:00 A. M. for delivery the morning of the next ensuing business day. The cost is somewhat less than for full-rate Telegrams. Code language may be employed. For short messages this is the cheapest over-night service.

The Night Letter. Night Letters may be filed at any time during the day and at night up to 2:00 A. M. for delivery the morning of the next ensuing business day. The cost of a fifty-word Night Letter is the same as for a ten-word Telegram. Night Letters must be written in plain English, code language not being admitted. This is the cheapest service of all for messages of some length, and it is widely used as an inexpensive substitute for the mails by business firms throughout the country.

To Minimize Errors and facilitate handling, all classes of domestic messages or cablegrams should be clearly and legibly written, and when typed should be double spaced regardless of their length. It is desirable that code words should be written in capital letters.

Punctuation Marks. Unless so requested and paid for, punctuation marks are not transmitted. It is, therefore, important that messages should be so phrased that their exact meaning is not dependent on punctuation marks.

The writing out of numerals is strongly urged as calculated to reduce the liability to error and in many cases to reduce the cost.

Contractions. The use of contractions, such as "can't," "don't," and "won't," is undesirable. A more full expression makes for accuracy in transmission.

In writing addresses, the words East or West, North or South should be spelled out in full. The affixes *st*, *d*, *nd*, *rd* and *th* should be omitted. For example: *24 E. 48th Street* is preferably written, "*24 East 48 Street*." This also makes for accuracy.

Street Address. A full or specific street address facilitates the delivery of telegrams, and should always be written when known. No charge is made for words in addresses.

No Definite Address. The practice of addressing messages care of "some hotel" or "try hotels" should be avoided if a more definite address can be given. Frequently messages are delayed while the addresses are being located. In the case of telegraphic replies to persons who are transient in the town or city of destination and for whom no street address can be given, delivery will be promoted if in addition to writing the words "an answer" as a part of the address, the patron will address the answer in care of any branch office at which the original message may have been filed.

Code addresses may not be used in domestic messages.

No Signature. If a message is not to bear a signature, there should be written in place of the signature the words "Not signed." When the name of the sender is not written in full, or if he is not well known at the telegraph office it is desirable that his local street address and telephone number should be written at the bottom of the blank.

Designate Your Message. In preparing a message to be sent to the telegraph office by messenger, care should be exercised to indicate not only the class of service desired by a suitable marking or checking as described on page 94, but also whether it is to be sent "paid" or "collect" by writing such direction in the lower left-hand corner of the telegraph blank.

Where a charge account has been arranged the word "charge" should be noted on the telegraph blank in the lower left-hand corner, together with the name of the account to which the tolls are to be charged in cases where the signature differs from the name under which the account appears on the company's books.

Filing Messages by Telephone—Carbon Copies, Etc. Messages may be filed by telephone by calling "*Western Union*" or the telephone number as listed in the telephone directory. The message may be dictated to the recording operator, who will answer by saying "*Western Union*." The tolls will be charged in the subscriber's telephone bill. The filing and local delivery of messages by telephone is a modern cut in telegraphic correspondence which saves both time and trouble.

Patrons should retain in their own files the original copies of messages telephoned, and carbon copies of all others. This will save time in checking the monthly bill, and provide exact copies if at any time required.

Requests To Report Delivery of a Message. If it is desired that a report of delivery of any message be made, the words "Report delivery" should be conspicuously written at the top of the message. This request will be answered "collect" by the office of destination. The company does not undertake to secure reports of delivery by free service message, and offices are under instruction to decline to honor such requests.

Messages Repeated Back. If it is desired to have a message repeated, the words "Repeat Back" should be conspicuously written at the top of the message. An additional charge equal to one-half of the regular rate will be made for the repetition in addition to counting and charging for the two words "Repeat Back."

Messages Sent Collect. Messages, the charges on which are to be collected at destination, will be accepted from holders of Western Union collect cards, from a member of a social or commercial organization of recognized standing who identifies himself as such by presentation of a membership card or otherwise, and from any responsible person or business firm.

Methods of Counting Chargeable Words. All words, figures and letters in the text of domestic messages are counted and charged for. Initial letters, words, surnames of persons, names of countries, counties, cities, towns, villages, states or territories are counted and charged for each as one word. Abbreviations of the names of countries, counties, cities, towns, villages, states, territories and provinces are counted and charged for the same as if written in full. Figures, decimal points and punctuation marks and bars of division, if transmitted, are counted, each separately, as one word. Any punctuation marks appearing in the text of a message, if to be transmitted, are counted and charged for. Abbreviations of weights and measures in common use are counted as one word.

In ordinal numbers, the affixes *st*, *d*, *nd*, *rd* and *th* are each counted as one word.

All signatures where there are more than one, except the last, are counted and charged for. For example, in the signature "*John Brown and James Smith*" the italicized words are extra. Family signatures like "John and Emma," however, contain no extra words.

All words added to the signature are also counted and charged for. For example: John Brown, *President*, contains one extra word. Ltd. and Inc., however, being a part of the name, are not counted as extra words.

All extra words in the address are counted and charged for. For example, in a message addressed "*John Smith or James Brown, 80 Wall Street, New York*," the italicized words are extra.

Money Transfers. Money transferred in any amount by telegraph and cable. The safest, quickest and most convenient way to remit money. Charges moderate.

Commercial News Service. Market quotations and reports of baseball games and other sporting events furnished by tickers or by bulletins.

Form 1201

CLASS OF SERVICE	SYMBOL
Telegram	
Day Letter	Blue
Night Message	Nite
Night Letter	N. L.

If none of these three symbols appears after the check (number of words) this is a telegram. Otherwise its character is indicated by the symbol appearing after the check.

WESTERN UNION



TELEGRAM

NEWCOMB CARLTON, PRESIDENT

GEORGE W. E. ATKINS, FIRST VICE-PRESIDENT

CLASS OF SERVICE	SYMBOL
Telegram	
Day Letter	Blue
Night Message	Nite

If none of these three symbols appears after the check (number of words) this is a telegram. Otherwise its character is indicated by the symbol appearing after the check.

RECEIVED AT

New York, May 10, 19

John Brown & Co.,

792 Main St., Springfield, Ill.

Fifty five boxes shipped on eighth. Balance
will follow tomorrow.

E. S. Morris & Co.

Charge.

Cable Messages. Code words employed in these cablegrams must be English, French, German, Italian, Dutch, Portuguese, Spanish or Latin dictionary words of not more than ten letters, or artificial words of not more than ten letters. The artificial words must be pronounceable.

Cipher words consisting of groups of figures or of groups of letters so arranged that they cannot be pronounced, are counted at the rate of five figures or letters, or fraction thereof, to a word.

In plain-language cablegrams which may be written in any language that can be expressed in Roman letters, each word of fifteen letters or less is counted as a word, and words of over fifteen letters are counted at the rate of fifteen letters or fraction of fifteen letters to a word. When the letters "ch" come together in the spelling of a dictionary word of any language they are counted as one letter. In artificial words the combination is counted as two letters.

Preparation of Cablegrams. The name of the country is seldom necessary and will not be charged for or transmitted unless required. Experienced cable clerks will often be able to identify unnecessary words in addresses, or perhaps in the text, and any assistance in shortening the cablegram and reducing the cost will be gladly given. At the same time addresses should not be shortened unduly, since the Government lines abroad hold senders responsible for incorrect or insufficient addresses and will accept corrections or amplifications of the same only by paid service message at full rate.

While the name of the place of destination and of the country, state, or county each is counted as one word, irrespective of the number of letters employed, the names of streets and of persons in addresses are counted at fifteen letters or fraction of fifteen letters to a word.

Exercises

1. Telegraph J. B. Mosby & Co., Richmond, Va., to send you by express prepaid forty Wentworth's High School Algebras. Tell the firm you are sending by today's mail postoffice money order to pay for them.

2. Telegraph your father that you are going home on the early morning train on October 20, and that you desire him to meet you at the depot. A friend will accompany you.

3. You are employed in an office which is heated by a coal stove that is broken and smokes so badly that you cannot stay in the room. Your employer is in Palestine, Tex. Telegraph him that you must have a new stove, and give the reason why it is necessary to get it.

Write telegrams of not more than ten words for the following:

4. Order of the Massey Business College, Birmingham, Alabama, one hundred copies of Massey's Bookkeeping and Business Practice to be sent by American Railway Express.

5. You have been offered a position as bookkeeper in the office of the Richmond Transfer Co., Richmond, Va., to begin at once; salary \$125.00 monthly. Wire your answer without delay.

6. Send a telegram to Bernheim & Baker, Houston, Tex., from whom you ordered a bill of goods, stating that the merchandise has not been received, and asking that they send out a telegraphic tracer.

7. J. H. and Frank Blake, Mobile, Ala., owe you on account \$600.00. Send them a telegram asking if you may draw on them at sight for the amount due.

8. You have a Burroughs' bookkeeping machine and need immediately some repair parts. Write the Burroughs Bookkeeping & Adding Machine Co., Detroit, Mich., to send you left hand index finger by express, C. O. D.

9. Your friend, Geo. W. Bridges, Birmingham, Ala., is expecting you to arrive in that city at 10 o'clock tomorrow morning. You have been delayed on important business, and will have to cancel the engagement for the present. Send telegram explaining.

LESSON XXIX

FILING

Box Filing. One of the earliest methods of filing, and the most simple one, is still used in many offices where the correspondence is not heavy, or where a "temporary" file is required before consignment of the papers to the regular, or "permanent" file. This method is known as box filing.

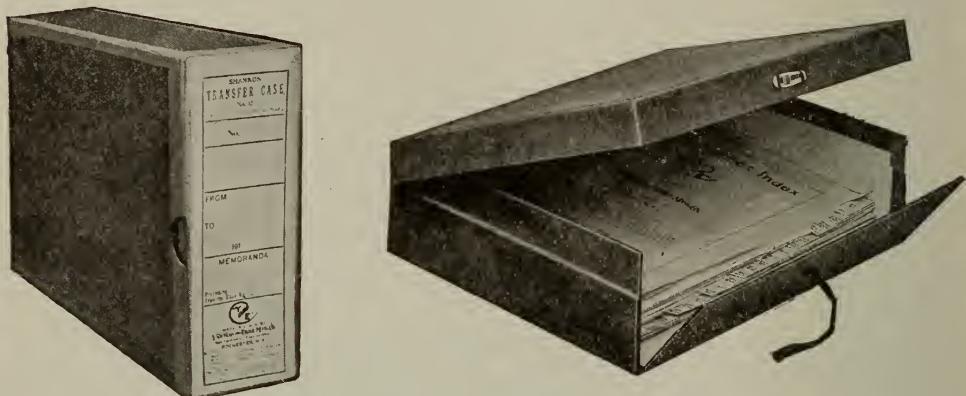


FIG. 1. Box File Showing Index

(See Figure No. 1, showing box file open to show indexed sheets.) The index sheets are of strong Manila board, fastened securely to the back of the box to keep them in place. The Box File itself is sufficiently large to allow the average size business letter, which is $8\frac{1}{2} \times 11$ in., to slip in freely.



FIG. 1½. Cabinet File for Cards

The lettered "tab" is a small projection which enables one to turn quickly to any division of the file.

Cabinet Filing. Cabinet filing is used where the card system is employed, and the drawers of each cabinet are furnished with a heavy Manila index, with filing cards to fit. Sometimes these cards are gotten out by the business firm with special rulings to suit their purpose, or a regular stock form of card may be used. See illustration, Figure No. 2, showing drawer of cabinet file, with figured index.

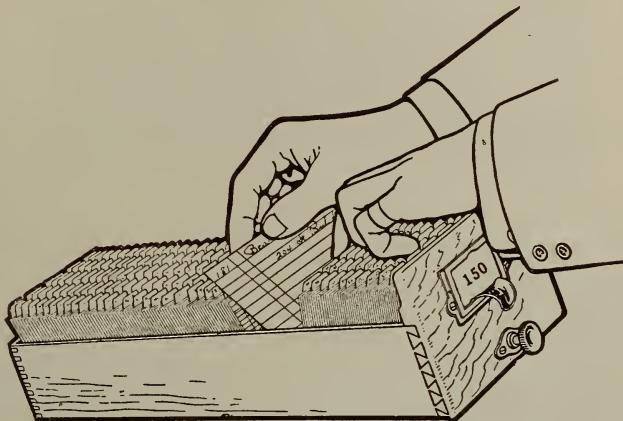


FIG. 2. Alphabetical Card Index for Numerical File

Color Cards. One of the conveniences of modern filing comes with the use of "color cards," that is, cards of different colors to indicate various subjects, or to indicate years, or classes of names, customers, etc. For instance, the "pink cards" may represent all names for the year 1922, "blue cards" for the year 1923, etc., using the standard shades of pink, blue, yellow, green, etc. Or the color system may represent "first class" or "second class" names,—in fact, the "color system" suggests an infinite number of uses. Where it is necessary to produce a ledger card of a certain year, the stenographer or file clerk can quickly refer to the color for that year. Where a certain class of customers is to be circularized, the stenographer in addressing the envelopes, can turn easily to the correct color. It can be seen that the color system is a great labor minimizer.

Stencil Filing. All modern offices, whose business is sufficiently large to warrant a mailing list of 500 names or more, should be equipped with the Addressograph, illustration of which is given below, by courtesy of the Addressograph Co., of Chicago. This machine cuts the stencils, from which envelopes, bills, etc., may be addressed rapidly, pay rolls made out, checks filled in, circular letters filled in, and other numerous services performed. The stencil can be fitted with the color cards, explained above, and the color system used with great advantage in the mailing list of the business.



"ADDRESSING STENCILS"

(Using Equipment of the Addressograph Co., of Chicago, Ill.)

Miscellaneous Filing. In passing on to an explanation of the Vertical Method of Filing,—we give brief mention to:

(1) **The Board File**, that is, a file with a board back, and an index of Manila sheets, fastened to the board by means of a metal arm or "arch." This file may lie flat on the desk, or be suspended within easy reaching distance beside the desk. Into this file are slipped the various memoranda coming up from day to day, and reference to which is frequently made. The matter filed therein either serves its purpose and is destroyed within the course of time, or if needed for permanent reference, it is later filed in a permanent file under special subject index. An evolution of the Board File is:

(2) **The Board Cabinet File**, being the board with a drawer front. Several of these drawers make up the cabinet. For filing papers either on the Board File or the Board Cabinet File, a perforator is required for convenience in perforating the papers to fasten in the file.

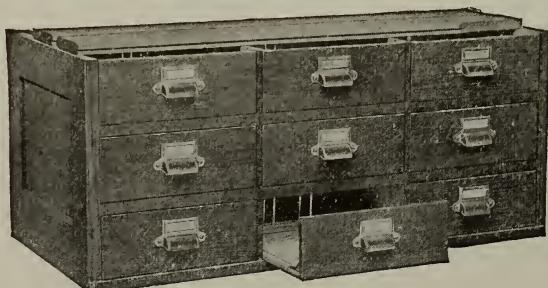


FIG. 3. Shannon Drawer with Index

There is also the:

(3) "Daily Tickler" file, this being a small open box, usually, provided with index, the index tabs either numbered, lettered, or marked by subject, and into the division are slipped cards bearing certain memoranda. The "Daily Tickler" file is usually numbered according to the days of the month, from 1 to 31 inclusive, the cards slipped into the correct date for reference on that date. The "Tickler File" is especially helpful for the secretary who must keep reminders of business engagements of her employer. For instance, if a Directors' Meeting is to be held on the 5th of the month, notation is made and slipped into the proper date. Each morning upon coming to her desk, she takes out the cards in the tickler for that particular day, coming automatically to the necessary reminders.

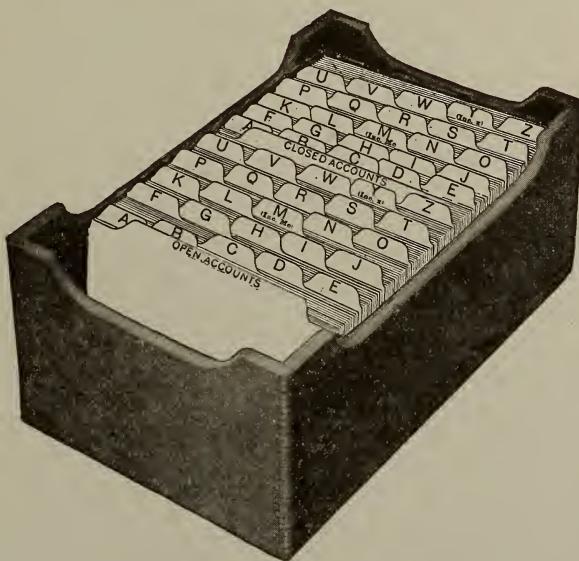


FIG. 4. Small Card Handy Tray File

(4) The larger "Monthly Date File" usually stands beside the desk of the secretary or stenographer. This file consists of an upright cabinet, provided with shallow drawers. The drawers bear tabs for each month of the year. Where a reminder is needed for the month of August, for instance, it is slipped into the "August" drawer, to come around automatically as the secretary takes out the contents of a drawer on the first of the month.

Vertical Filing. Vertical filing is the method most safely employed for all permanent filing of papers, correspondence, booklets, etc., insuring accuracy and convenience for reference. See illustration Figure No. 5, showing section of Vertical Filing Cabinet.

The Vertical File has a capacity of from 3000 to 5000 letters, is provided with frictionless slides, and a rod for securing the index boards. However full a vertical drawer may be, it can be easily opened and closed on account of the roller slides or arms at either side of the cabinet. The advantage of the *capacity* of the vertical file, is that one may have all correspondence covering a long period of time, in compact form, whereas if smaller cabinets are used, references from year to year cannot be so conveniently made.

In the vertical file the letters are placed on edge in the drawer, in their proper divisions. The index may be what is called the simple alphabetical index, that is, lettered with the "straight" alphabet, A to XYZ; or if a finer

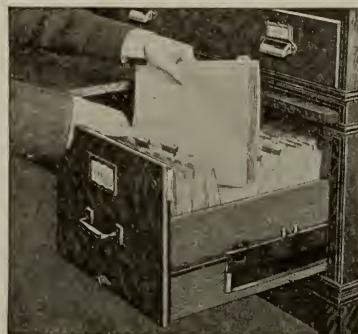


FIG. 5. Vertical Filing Drawer. Note Frictionless Suspension Slide at the side

classification is necessary, especially where the correspondence is heavy, or the subject matter varied, the letters of the alphabet are combined with the vowels, as, the subdivision of "A" will be Aa, Ae, Ai, Ao, Au. Or the subdivisions may be other convenient combinations, as "CA-CE," next, "CH-CO," next, "CR-CZ." These combinations are printed on the index set according to the usual divisions of words or names; for instance, the letter "C" may have different combinations than the letter "D." In the same index where we find "C" subdivided as shown above, we find the division of "D," given thus; "DA-DE," "DL-DY." The reason for this, is that names occur more frequently in C, than in D, therefore C requires more of a subdivision. The letters XYZ, are usually given together, as being infrequent, "Q" appears alone, without subdivision, and "UV" are given on one index. There is nothing puzzling in this stock form of index, if one simply uses precaution in following the alphabet.

But the usual "Stock Form" of indexing is supplemented, or supplanted, in some offices, by special index subdivisions, relating to the special subjects

which pertain to the business. The various systems of filing may be indicated as follows:

1. Alphabetical.
2. Geographical (By State and Town).
3. Geographical—Alphabetical.
4. Numerical.
5. Subject.
6. Chronological (By Date).
7. Class.

These subdivisions, while they may seem to make the work of filing more or less complicated, are really labor saving and time saving devices, since with a knowledge of the system, one can turn quickly and with facility to any letter or paper required in the files, without the necessity of going through a lot of miscellaneous matter.

Preparing Letters for Filing. If you use the temporary box file, explained in an earlier paragraph, and your subjects are not numerous, or your daily correspondence heavy, then one box on your desk will be sufficient for accumulations covering, say, a week's correspondence. If your correspondence is heavy, then you should have several box files, each marked according to the subject, and the filing should be done more frequently. If the correspondence is sufficiently heavy to warrant it, then the filing should be done each morning, for the day previous, and a certain time should be set aside for this purpose.

Pins and Clips. Never allow pins or clips to be used in fastening the carbon copy to the original letter, or for papers going into the permanent files. Pins tear the paper, and slip out; clips often fasten on to other sheets, and in this way you may lose sight of an important letter or paper. The best method is to use paste, fasten the carbon copy to the letter which it answers, using as little paste as may be required to adhere properly.

Transfer Files. As the vertical filing cabinets come in sections, they can be added to as occasion and needs require, and in this way the files running back through years can stand side by side, for easy reference access. In the larger firms there is often a special filing room, where the rows of cabinets are arranged along the walls according to the years. Where it is necessary to transfer the files, however, then inexpensive light board boxes of the exact size and arrangement of the original, can be purchased at small expense. The entire file should be lifted out and transferred to the box, without any disturbance of the Index. These extra files should be arranged according to their years, in some convenient place, so that there may be no difficulty in scuring letters or papers running back through the history of the business.

Temporary Filing. Even though the "box file" may be considered out of date for regular filing, the desk of each stenographer should be furnished with the "temporary" box file, into which she can slip the accumulation of answered letters or bills for the day, without any attempt at division into subjects. The filing clerk, in the larger offices, goes about from desk to desk collecting these "temporary" files, which are emptied and the contents filed according to a more complicated system explained later. In the smaller offices, of course, it is the duty of the stenographer or the secretary to attend to the filing. The only danger in the use of the "temporary" file, is in allowing papers to accumulate for too long a period before consignment to their regular divisions in the permanent files.

File Labels. The drawers of files should be plainly marked with labels, bearing information as to the subject, class of letters, etc., also the date of opening and closing the file, i. e.:—the date of the first and last letter or paper inserted in the file. In this way a certain year or month can be reached in the files without loss of time.

(For Illustrations herewith, and for other courtesies shown, we are indebted to Yawman & Erbe Mfg. Co., of Rochester, N. Y.)

LESSON XXX

THE EMPLOYEE'S DEPORTMENT IN THE BUSINESS OFFICE

Training for Efficiency. The stenographer, bookkeeper, or office clerk, who has the ambition of reaching the 100% mark in business efficiency, must first of all cultivate the correct office deportment. A quiet and pleasing personality, neatness of dress, and a manner which is agreeable without being either effusive or flippant,—all this is within the power of every young man or woman to acquire, and in the office it is an absolutely necessary part of one's business equipment.

To know how to answer the telephone efficiently, to meet office callers with dignity and courtesy, and to be able to give out information with intelligence and discretion, should be a part of the business training of every young man or woman who plans to make his or her way successfully in the business world.

Realizing that it is not enough that a graduate should be 100% efficient in stenography, bookkeeping, or secretarial or machine work, the Massey Business Colleges give, in addition to the usual business college training, a special and supplementary drill in office deportment. With this experience to fortify him, a Massey stenographer gains the necessary business poise and confidence which enables him to seek his first position without the usual marks of inexperience.

How to Progress. There are several points that you should bear in mind with special clearness. One is that thoroughness in every detail of your work is essential to the best progress. The science of business, so far as it relates to the "routine" side, is exact. There is no guesswork about it. The results you obtain are either right or wrong. There is no mystery about it. It is simply system and order.

Initiative. You should remember that initiative is a great factor in business. Some one has said that "the world reserves the best prizes for the man with initiative." The next best thing to doing a thing without being told is doing it when you have been told once. Strive to cultivate these faculties. Always think of the reason why. If you can add speed to these, you will have an invincible combination.

Habit of Doing Good Work. A great many stenographers pride themselves on turning out a good piece of work, which is very frequently the result of repeated copying. They do not realize the loss of time nor the waste of

stationery involved in producing it. Wasting time in doing your work is a mere habit. It is just as easy to learn to do a thing right as to get in the wrong habit. Concentrate your mind on what you are doing. You will soon form the habit of doing things right the first time you try. In transcribing make it your aim to get out a correct transcription on the first attempt. You will not have time in actual business to write your letters a second time.

The more your work has to be checked up by others, the less valuable it is. We are all down on the time book for \$5.00 a day; but one reason why some receive less in their envelopes is because the cash is held back to pay some one else for looking after them, laying out the work and holding them to their tasks. The less supervision required, the more pay; and the more supervision required, the less pay. Try to do a day's work in a day.

HOW TO ARRANGE A BUSINESS LETTER ATTRACTIVELY .

Appearance. The appearance of a letter has so strong a bearing on the general effect produced upon the reader, that the importance of attractive appearance is now so generally recognized, that whatever thought is given to this feature of letter writing may be made to yield large returns. Since this particular feature is in the hands of the stenographer, he should take a personal pride in doing his part of the work. The employer is responsible for the *ideas* embodied in the letter; but the stenographer is responsible for its *appearance*.

Even Touch. The first requisite in typewriting is an *even touch*. Without this, no matter how well arranged a letter may be, it will not create a good impression. The typist should give a clear, sharp impression, and the writing should be uniform. Particular care should be given to the touch on the punctuation marks to avoid puncturing the paper. The lines should be as nearly of one length as it is possible to get them. Few beginners appreciate how much these little details mean to the appearance of the whole letter.

Proper Balance. The letter should present a proper balance on the letter-head. It should neither be crowded to the top of the page, nor dropped to the bottom. The letter should be so placed on the sheet as to leave practically an even margin all around the writing. In order to place the letter properly on the page, the typist should determine from his notes the length of the letter, and whether to use single or double spacing. Estimating the space required is a very simple matter. By taking an average page of your notes and typing them out, you can get a basis of comparison, and with the exercise of a little judgment you will soon be able to determine accurately the space required.

THE TELEPHONE AND ITS USE

The Telephone is one of the most important factors in building up the success of a business, and a heavy responsibility rests upon the office girl or stenographer whose duty it is to handle the telephone calls. Every time you answer the telephone, the person at the other end of the wire forms his judgment of your business office. To him you are its official representative.

Ask yourself this question: What is my telephone personality? Is it pleasing or disagreeable? Does my voice inspire confidence or distrust? Do my words convey a desire to serve and to please, or do they show impatience and annoyance? Is my manner friendly and solicitous, or is it indifferent?

Remember that every telephone call you handle must have one of two results. It must either attract or detract. It either adds to the prestige of your business office and to your employer, or it subtracts.

There are many instances where inefficient, peevish, or discourteous telephone messages have resulted in the loss for all time of a valuable customer.

Efficiency in handling telephone calls means that you must:

Answer the telephone promptly and pleasantly;

Put the tone of "How can I serve you?" into your voice, and not the impatient tone of "Now what do you want?"

Listen carefully, concentrate your attention on the call, so that the person at the other end of the line will not have to repeat. If you cannot understand the message, use a courteous phrase in asking for its repetition;

Never, under any circumstances, let the least suggestion of irritability creep into your voice or manner;

Always begin answering the telephone by giving the name of your office clearly and briefly. This is far more businesslike and efficient than the customary "Hello." For instance, when the telephone rings, take up the receiver and call into the transmitter, "Brown & Jones." The person at the other end of the wire can then begin his message without preliminary waste of time.

Reference List. Upon first going into a business office, you should compile a list of the customary calls used by that office, and endeavor to learn this list by heart, so that when your employer asks you to call "Mr. Brown" or "Smith & Brown" it will not be necessary for you to say "What is his number?" Instead you can go quietly and efficiently about your business of getting the person on the phone. When after the interval of putting through your telephone call, you have gotten "Mr. Brown" on the phone, do not call out to your employer "He's on the phone"—instead, give your in-

formation in a businesslike manner, as "Mr. Brown on the phone." By using the name, your employer is immediately reminded of the person and his message. These are some of the little things that count so greatly in the saving of time and in efficiency in using the telephone.

In most business offices the stenographer has an electric button to press as a signal to her employer to answer the telephone, and of course in the larger business concerns there is a regular local telephone exchange, but in the smaller offices the responsibility of attending to the telephone calls rests entirely upon the stenographer.

The telephone is a great convenience, a remarkable time saver, a real business getter. It is absolutely indispensable in modern business. Remember this at all times, and never for a moment regard it in the light of a nuisance or as something that interrupts you or takes your time from your duty. Taking care of your telephone calls is a real, vital part of your business duties.

Do Not Use the Telephone for Social Calls. Office employes should not use the telephone for personal messages during business hours. If a call comes over the telephone for one of the office employes, the stenographer must use her judgment in delivering the message at the proper time.

Office Routine. Give yourself plenty of time in the mornings and at the noon hour to reach your office when you are expected. In this way you avoid considerable vexation and embarrassment by arriving late.

Upon going into an office, endeavor to acquaint yourself with all the general details of the business; keep your eyes and ears open, not from curiosity, but with a show of interest, and your employer will reward your knowledge substantially with increases in your salary as you prove your ability and worth to the business.

All visitors and callers at the office should be met with a dignified courtesy and their business despatched efficiently. Ascertain whom they wish to see, and deliver the card or the name on a slip of paper, to your employer. It becomes almost a daily duty of the stenographer or secretary to handle visitors tactfully, to ward off "bores" who consume the employer's valuable time, and to decide upon the immediacy of messages or calls. In other words, the stenographer becomes the business man's "buffer" between him and the interruptions of the outside world.

Delivering Messages. When your employer gives you a message or entrusts you with a commission to be performed, listen carefully to his instructions, so that it will not be necessary to ask him to repeat his words. It is very irritating to a business man to have his stenographer or office girl habitually repeat his words after him. Occasionally, it is true, in case of

an important message, this method is necessary to insure accuracy, but endeavor always to hear right the first time, and perform the service accurately and efficiently.

Example.—“Tell Mr. Brown to meet me at his office at two o’clock Thursday.”

(Incorrect.) “You say tell him to meet you at his office? What time did you say? You said Thursday, didn’t you?” By this time your employer may *not* have lost his temper,—but your inefficiency is registering itself on his brain.

The correct way to receive this message is to listen attentively,—to repeat to yourself for the sake of accuracy the most salient points in the message, “Mr. Brown, at *his* office, *2* o’clock, Thursday.” Then put the message through, and give your employer,—on a slip of paper preferably, Brown’s answer. When Thursday comes, see that you are ready to remind your employer of this or other engagements; don’t wait for him to ask this service of you.

The valuable stenographer is not only the one who can take down her shorthand notes rapidly, and transcribe them with neatness and accuracy, but added to this she should cultivate her memory for the little things, she should have certain matters of information on the tip of her tongue when needed, and she should keep tab on matters requiring attention from day to day.

TAKING DICTATION

In lieu of dictating the names and addresses on letters, it is customary with most business men to number the letters which are being answered, the stenographer taking the corresponding number in her note book. This method is quicker, more simple, and avoids error in transcribing.

Always look out carefully for street numbers, R. F. D. numbers, box numbers, and any special addresses that may be given in the letters you are answering. Many a stenographer makes her fatal blunder when she gets an incorrect or insufficient address on her envelope. The letter, which may have required a prompt answer, comes back after the course of time to the employer’s desk,—a procedure not calculated to enhance the value of the stenographer’s services.

Most business men, in dictating their correspondence, use the phrase “In re:—” which should be transcribed exactly as shown here, the subject matter following. Where this method is used throughout the letter, the eye can run down the page and pick out easily the various subjects.

LESSON XXXI

TRAINING FOR THE SECRETARIAL POSITION

The Private Secretary. One of the most attractive and lucrative openings offered to the business trained young man or woman, is the secretarial position. This work carries with it a certain amount of prestige, both in the business and the social world; the duties are pleasant and varied, the associations are of high order, and there are frequent opportunities for travel and for broadening one's education.

Requires a Post Stenographic Training. The stenographer who has an ambition to become a private secretary must receive a post-stenographic training that will prepare him or her for a degree of efficiency not only in stenography, but there must be some knowledge of bookkeeping, with a varied and intensive training in office deportment and office management. The Massey Secretarial Course is especially designed for young people of either sex, who are qualified to train for positions of responsibility and trust, and who are capable of developing the necessary initiative and efficiency for executive duty. College men and women, High School graduates, and public school teachers, are especially fitted for secretarial training.

Age Not a Handicap. One unjustly visualizes the average stenographer as a young,—perhaps somewhat irresponsible person, who keeps one eye on her dictation, the other following the hands of her wrist watch. Occasionally the stenographer is "working for money," only, in which case she doesn't expect to remain long in the business, and its affairs are not of vital interest to her. Perhaps she answers her purpose for the time being, and later going into the business of housekeeping, makes a better and more reasonable "helpmate" because of her business experience. Perhaps she is influenced by the fear, that she may grow too old to retain her business position; but the young woman who goes into the business world with the expectation of "making good" has nothing to fear in the way of handicaps of sex or age. The secretary improves in efficiency as she gains in experience, and by reason of increasing years, she lends a certain dignity to her calling.

THE MORE INTIMATE DUTIES OF THE PRIVATE SECRETARY

Meeting Office Callers. One of the important duties of the secretary is to meet office callers, and to ascertain the business of calling. This should be done in an agreeable and tactful manner, but always with the necessary amount of business dignity. The secretary who is unduly familiar, or who

tries to inject the personal note in her interviews, is unfitted for her position of responsibility.

Transacting Business. The secretary must be able to decide upon the importance of the business of a caller, and whether or not it warrants a personal interview with her official. She should exercise judgment in giving out business information. It is considered the duty of the secretary to transact such business as might properly be handled by her, as representative, thereby saving an enormous drain upon her official's time. To give out information indiscreetly is sometimes a tragic mistake; on the other hand, to show unwillingness in giving legitimate information is an offense. The secretary's judgment must be cultivated to such an extent that she can rely on it in cases of emergency.

Answering the Telephone. The advice given elsewhere under the heading, "The Employe's Department in the Business Office," applies to the secretary as well as to the stenographer or general office girl—the only difference being that in the larger offices, where the secretary is at the head of a corps of office assistants, the office or telephone girl takes and receives the telephone messages, referring them to the secretary. In the smaller offices it is often the custom for the secretary to handle the telephone messages direct. The secretary should be able to conduct business either personally or by telephone, as the intelligent representative of her official.

Office Mail and Telegrams. By the regular separation of the office mail for the various departments, the personal mail of her official is laid on the secretary's desk. That which is known to be purely personal, she places unopened upon his desk. All other letters are opened by her, sorted according to their degree of importance, and laid in their basket on the official's desk, ready for his dictation. Such mail as can be answered without his dictation is handled directly by the secretary. All telegrams are delivered to the secretary and acted upon by her according to the immediacy of their messages.

Office Management. In the larger offices the secretary will have one or more assistants under her direction. In such cases it is necessary for her to employ office help, and to give the necessary office training which pertains to the particular business. The secretary is answerable for the amount and class of work turned out, for errors committed in her department and for the degree of efficiency developed by employes under her charge. The official depends upon his secretary to give his stenographers the necessary training for taking his dictation, or for performing such other work as may be included in the duties of the stenographer.

Office Discipline. The secretary is responsible for the business atmosphere of her office or department. She should so conduct herself toward those under her as to secure the proper order and attentiveness to business. The work should be systematized, and should move along smoothly and quietly.

The secretary should first exercise her judgment in the employment of office help,—and the choice once made, she should show patience and wisdom in her methods of training.

Filing. The secretary is responsible for the condition of the files, whether the filing is done directly by her, as in the smaller offices, or by a filing clerk under her instruction and supervision. Very frequently the secretary must devise her own filing system, according to the particular needs of the business. See special chapter on "Filing."

Importance of Accuracy. Probably no other mistake in a business office is capable of creating the panic that arises when some important business letter or paper gets buried in the files. The misplacing of a contract or of a bill may cost the firm hundreds of dollars; the inability to produce a paper from the files promptly is a sign of inefficiency. "Something wrong somewhere in this office" will be the verdict, and the effects are usually serious.

Memory. There are numerous Memory Systems that are advertised in the backs of the magazines nowadays. From reading these advertisements it would seem that one can accumulate a prodigious number of facts for the nominal sum of \$50; but no business man cares whether or not his secretary can perform such acrobatic memory stunts as reciting, for instance, the list of Presidents of the United States, with dates. What he requires in the way of memory is an accumulation of facts more intimately related to the business. The secretary should have at her tongue's end names, dates and references which her employer is likely to need; she should be able to tell without looking in the files, preferably, to whom he sold a piece of property a year ago, and what his profit on the deal was. She should be able to recognize business callers at a glance, and remind her chief of names which have slipped his memory. All this efficiency is a matter of training, resulting mainly from a habit of observation. Make it a rule to fix certain dates, certain faces and names in the mind as they are presented, and you will be rewarded in the course of months with a plentiful storage.

Memory "Ticklers." To the uninitiated, it may seem a stupendous feat of the memory to be able to produce a business paper or a piece of information on a certain date several months or a year in the future, but this is not an accomplishment of the memory so much as the result of "office system." Beside the secretary's desk there stands a convenient "date file," containing a drawer for each month of the year. A paper that will be required next January, for instance, is produced at the right time by automatic reference to this file. There are also daily reminders, or "ticklers," described in the chapter on "Filing."

Current Events and Happenings. The secretary should have a store of information on events of the day, names of persons of local and national prominence and officers of the City Government or of the Civic Clubs of the

city. For such information it is necessary to keep up with local and national news items as given in the newspapers and other periodicals.

Desk Tray. The employer's desk equipment includes a row of wooden trays, in mahogany or oak, to match the desk, and into which are placed letters, papers and memoranda intended for certain persons connected with the business. On each tray is a label bearing the names of the person to whom the contents are to be delivered. It is the duty of the stenographer, or sometimes of the secretary, to deliver the contents of such trays to the proper desk. Upon receiving her tray, the secretary sorts the papers according to certain reference "hieroglyphics" jotted thereon. Most business firms invent their own notation systems, according as their needs arise. For instance, in one firm the capital letters A/M mean "Ask me"; the initials R/B, "Refer to Mr. Bruce"; R/M, "Refer to Mr. Massey"; H-Jan. 1, 23, means "Hand me January 1, 1923"; etc. There is no difficulty in reading these cabalistic signs, as their invention is usually an evolution resulting from daily usage.

"Growing to" the Business. The stenographer or secretary who loves her work, and gives her sincerest interest to the business of her employer, in the course of time, "grows to" the business heart and soul. Only by regarding the business as her own can she reap the richest rewards from her work. Often this intimacy of work and interest reflects itself in her character and bearing. A clever little story was told recently by the secretary of a Southern capitalist, which amusingly illustrates an exaggeration of this point. The secretary was taking lunch at a certain tea room, and the waiter, a young colored girl, was all blandishments and smiles:

"Ain't you-all kin to Mr. Seymour Jones, Miss?" she asked unctuously.

"Why—I'm his secretary" was the enlightening answer.

"There now, I just know'd you was kin," exclaimed the waitress delightedly, "you-all sho does favor."

Health and Efficiency. To love your work you must have the vitality to give yourself to it, and to do this effectively you must have a plentiful amount of health. Health and Efficiency are closely related, and without the two, success is difficult of accomplishment. The Business Woman, particularly, should adopt certain rules for the preservation of her health, and should let nothing deter her from carrying out her health program. She should arise in the mornings in sufficient time to walk a part of the distance, if possible, to her work; she should wear shoes that guard against dampness, and she should mix a judicious amount of recreation with her work, to give a pleasing variety to life. A good night's sleep, however, is necessary to a good day's work in the office, and a business woman should rarely sacrifice rest to entertainment.

JUST A FRIENDLY WORD OF ADVICE

Your First Position. When you go out to accept your first position, you are starting upon your career in the business world, and the habits which you form at the outset will greatly affect your degree of success later on. One of the first requirements of the business office is regularity of attendance and promptness each day in taking up one's duties. You will be expected to form the habit of working quietly, without unnecessary talking or conversation, and of doing whatever work is assigned to you cheerfully and to the very best of your ability. There are always short and efficient methods of doing work,—keep your eyes open for the best and quickest way of performing your duties, without any sacrifice of neatness or accuracy.

Be Industrious. Usually your work will be assigned to you in advance,—where you are inexperienced or new to the business,—and there need be no delay in beginning promptly when you arrive in the mornings. Having finished one piece of work, start on something else without the necessity of being reminded or urged. If your employer gets the idea that you are allowing gaps of idleness to intervene between your moments of industry, he will soon lose confidence in your loyalty. He may not tell you that he is dissatisfied with your services, but he will find some excuse, most likely, to make a change. The business man shirks his duty when he fails to give his real reasons for discharging an employe, but the average man prefers to invent some pleasant excuse rather than risk a disagreeable interview.

Be Businesslike During Business Hours. You are not expected to encourage visitors to the office for a friendly chat, or for the discussion of some social affair; nor is it businesslike to loiter in the halls or near your office on your way in or out of the building.

Consider the telephone as a service for which your employer has to pay. Only in case of absolute necessity should you use the telephone for your own personal needs. Some important business message may be delayed on its way to your employer by your monopoly of the telephone.

LESSON XXXII

MISCELLANEOUS

Writing for the Press. Most people in this age of general intelligence have occasion to write for publication; to write notices, advertisements, etc. It is important therefore that the pupil should have some general idea regarding the rules for writing to the press, correcting copy, etc. Write on but one side of the paper and express yourself clearly and according to the rules of rhetoric. Be certain that your words are correctly spelled and your sentences punctuated correctly. Typewritten copy, double spaced, is preferable to pen written.

In writing for the press clearness and conciseness are of prime importance. Space in a newspaper is a valuable commodity; typesetting costs money; and these, as well as other considerations, put upon the writer the duty of making his communications brief and to the point. When copy is "set up" by the printer, impressions of the printed matter, called "proof sheets," are taken by hand. These usually contain various mechanical errors that have been made by the typesetter, and are corrected in the office. A "revised proof" is then often sent to the author for any further corrections that he may wish to make. Reading these proof sheets for the purpose of noting and marking errors is called "proof reading," and the errors are indicated in the margin of the sheets by means of certain conventional marks and signs. The following list contains the more important of these, with an explanation of their use:

MARKS USED IN PROOF READING

☒ Change bad letter.	Ⓐ Period.	□ Move over. Let it stand.
☒ Push down space.	;/ Comma.	□ Em quad space.	stet. Let it stand.
☒ Turn over.	Ⓐ Colon.	/—/ One-em dash.	tr. Transpose.
☒ Take out (<i>dele.</i>)	;/ Semicolon.	/—/ Two-em dash	Caps Capital letters.
☒ Left out; insert.	‘’ Apostrophe.	¶ Paragraph.	s. c. Small caps.
☒ Insert space.	“ Quotation.	No ¶ No paragraph.	l. c. Lower case or small letters.
☒ Even spacing	/ Hyphen.	w.f. Wrong font.	Ital. Italics.
☒ Less space.	≡ Straighten lines.		Rom. Roman.

Courtesy in Correspondence. There's no one thing that pays bigger dividends than courtesy in correspondence. The man who uses a "scrubbing brush" in his letters finds that the "suds" fly into his own eyes. The story is worth repeating of the merchant who wrote the following letter to a creditor whose account was long overdue:

"Mr. Cassidy: Who bought that bill of goods of us? You. Who promised to pay in sixty days? You. Who's a dirty loafer? Yours truly, Isadore Rosenbaum."

A Hastily Written, brisk letter often injures the possibility of business and creates a wrong impression. A successful business man was heard to remark that when there was a temptation to reply in like manner to a discourteous letter the matter should always be put to one side till the next day. As a rule, the "cooling off" process makes a material difference in the reply to such a letter. Dr. Burton, in one of his letters, writes:

"When your feelings are hurt, keep still till you recover from your excitement, at any rate. Things look differently through an unagitated eye. In a commotion once I wrote a letter and sent it, and wished I had not. In my later years I had another commotion, and wrote a long letter; but life had rubbed a little sense into me and I kept that letter in my pocket against the day when I could look it over without agitation and without tears. I was glad I did; less and less it seemed necessary to send it. I was not sure it would do any harm, but in my doubtfulness I leaned to reticence and eventually it was destroyed."

The Effects of a Courteous Letter. When we receive a courteous letter our first impression is that there is a gentleman behind that letter.

But looking at the matter from another standpoint: When we meet a person face to face and ask for information, we acknowledge the courtesy with thanks. When one inquires of us for enlightenment on some subject, a reply is expected, even though it be but a nod of the head or a simple "yes" or "no." But in correspondence these courtesies are, unfortunately, lacking many times. Why should we not be as courteous by mail as in person?

An Unanswered Letter is a source of annoyance to all parties concerned. In these days, when business men are paying more attention to system and correct business methods, promptness in correspondence is essential to the proper adjustment of office records.

Uniform courtesy and equitable dealing among business men promote confidence and prosperity. Be fair with a fair man and he'll be fair with you.

Things To Avoid. Previous to this lesson you have been instructed in what to do to become a good correspondent. In this lesson you will be taught some things you must avoid.

1. Avoid the use of cheap stationery. Remember that your letter is your representative, and that you are going to be judged not only by the manner in which the letter is written, but also by the quality of the paper used.

2. Avoid blots, erasures, soiled paper and envelopes. Neatness is very essential, and is an important feature in success. Rewrite your letter as many times as may be necessary to secure accuracy and neatness.

3. Avoid the use of "2nd" for "2d," "3rd" for "3d," and the character "&" for "and." The character "&" is used only in firm names and advertisements. It should never occur elsewhere.

4. Avoid the frequent use of the pronoun "I."

5. Avoid all stereotyped and obsolete phrases as, "I am in receipt of yours of," "I take my pen in hand," etc.

6. Avoid all needless abbreviations. It is incorrect to say "Gents" for "Gentlemen," or "Yours, etc." for "Yours truly."

7. In business correspondence write on one side of the sheet only. If a second sheet is necessary to finish your letter, write at the top of the second sheet the initials of the firm to which you are writing, and the date, and page 2.

8. Avoid uneven margins, crooked lines, colored ink, and, above all, flourishes, unless you are a professional penman and propose writing an ornate letter.

9. Read your letter before mailing. Examine the envelope to see if it is completely and properly directed.

10. Do not forget that it is unlawful to enclose a matter of a higher class in one which is lower. As, for instance, merchandise in newspapers, or letters in newspapers, etc., without additional postage.

11. When you fail to receive an expected answer to your letter, do not charge your correspondent with courtesy or dishonesty, or the postoffice department with carelessness, until you have had time to investigate the facts.

12. In sending parcels through the mails be sure that they are properly wrapped. If there is any letter of instruction to accompany the package, it should be sent under separate cover under first class postage.

13. Do not fail to enclose a stamp or stamped envelope when you write a person on business which concerns you solely or is for your benefit. It is not the value of the stamp, but the courtesy of the act, which is important.

14. Do not write anonymous letters. No self respecting person would be guilty of such an act. If you do not have the courage to sign your name to your letter, do not write it. If you receive an anonymous letter, treat it with contempt. The author of the letter is a coward or else he would sign his name.

15. Do not use pencil writing in your correspondence. While a letter written with pencil is legal, it is unbusinesslike to use a pencil in correspondence. Anything written with a lead pencil may be readily changed and a dishonest or designing person is thus enabled to practice fraud in many cases.

LESSON XXXIII

ABBREVIATIONS

A

A. or *a.* Adjective, acre, altho; *in commerce*, accepted.
a. or *@.* (L. *ad.*) To or at.
A.B. (L. *Artium Baccalaureus.*) Bachelor of Arts.
abbr. Abbreviated; abbreviation.
abr. Abridgment.
acc., acct., or a/c. Account.
acct. cur. Account current.
acct. sales. Account of sales.
A1. First-class.
A.D. (L. *Anno Domini.*) In the year of our Lord.
a.d. After date.
ad or adv. Advertisement.
ad inf. (L. *ad infinitum.*) Without limit.
ad int. (L. *ad interim.*) In the meanwhile.
Adjt. Adjutant.
ad lib. (L. *ad libitum.*) At pleasure.
adm'r. Administrator.
admx. Administratrix.
adv. Advocate; advent; adverb.
Af. Africa; African.
ae. or aet. (L. *aetatis.*) Of age; aged.
A.F.A.M. Ancient Free and Accepted Masons.
agt. Agent.
alt. Altitude; alternate.
A.M. (L. *Artium Magister.*) Master of Arts. (L. *ante meridian.*) Before noon. (L. *anno mundi.*) In the year of the world.
Am., Amer. America; American; American.
Amt. Amount.
an. (L. *anno.*) In the year.
Anon. Anonymous.
Ans. Answer.
app. Appendix.
Apr. April.
A.R.A. Associate of the Royal Academy.
Arith. Arithmetic.
Asst. Assistant.

At. or *Atty.* Attorney.
Atty.-Gen. Attorney-General.
Aug. August.
A.V. Authorized Version.
avoir. Avoirdupois.

B

b. Born.
B.A. British America; Bachelor of Arts.
bal. Balance.
bb'l. or bbls. Barrel, barrels.
B.C. Before Christ.
B.C.L. Bachelor of Civil Law.
B.D. Bachelor of Divinity.
bdls. Bundles.
B.I. British India.
Bib. Bible; biblical.
biog. Biography.
bk. Bank; book.
B.L. Bachelor of Laws.
b'l. Bill of lading.
bor. Borough.
bot. Bought.
Bp. Bishop.
Br. Britain; British.
Brig. Brigade; brigadier.
Bro. Brother.
b's. Bill of sale.
bu. Bushel.
bxs. Boxes.

C

c. Cents.
c/o. In care of.
Cal. California; calendar. (L. *calendae.*) Calends.
Cap. Capital. (L. *caput.*)
Capt. Captain.
Cash. Cashier.
cat. Catalog.
Cath. Catholic; Catherine.
C.C. Circuit Court; Chancery Cases; County Court; County Commissioner.

c. c. Contra credit.	d. d. Days after date.
C. E. Civil engineer.	D. D. (<i>L. Divinitatis Doctor.</i>) Doctor of Divinity.
ccn. Century; central.	D. D. S. Doctor of Dental Surgery.
Cent. or C. (<i>L. centum.</i>) A hundred.	Dec. December.
cf. (<i>L. confer.</i>) Compare.	dec. Declaration; declension.
c. f. i. Cost, freight, and insurance.	def. Definition.
C. H. Court house; custom house.	deft. Defendant.
Ch. Church; chancery.	deg. Degree.
chap. Chapter.	Del. or del. (<i>L. deinceps.</i>) He, or she, drew it—affixed to draughtsman's name.
char. Charter.	Delaware; delegate.
Chem. Chemistry.	Dem. Democrat; Democratic.
chron. Chronology.	Dep. or Dept. Deputy; department; deponent.
cit. Citation; citizen.	diff. Different; differs.
Civ. Civil.	dft. Defendant; draft.
C. J. Chief Justice.	diam. Diameter.
ck. Cask; check.	Dict. Dictionary; dictator.
Cl. Clergyman.	dig. Digest.
clk. Clerk.	dioc. Diocese; diocesan.
C. O. D. Cash (or collect) on Delivery.	disc. Discount.
Col. Colonel; Colorado; Columbia.	dist. District.
Coll. College; collector.	Dist. Atty. District Attorney.
coll. Colleague.	div. Dividend; division; divide; divided; divisor.
Com. Commissioner; commodore; committee; commerce; commentary; commissary; commonwealth.	D. L. O. Dead Letter Office.
comdg. Commanding.	D. M. Doctor of Music.
comp. Compare; comparative; compound.	D. M. D. Doctor Dental Medicine.
con. (<i>L. contra.</i>) Against; in opposition.	do. (<i>It. ditto.</i>) The same.
Cong. Congress; congregation; Congregationalist.	dols. Dollars.
Const. Constable; constitution.	dos. Dozen.
contr. Contraction.	Dpt. Deponent; department.
Cor. Sec. Corresponding Secretary.	Dr. Debtor; Doctor.
C. P. Court of Probate; Common Pleas.	dr. Dram.
Cr. Credit; creditor.	d. s. Days after sight.
C. S.—Court of Sessions; Clerk to the Signet. (<i>L. Custos Sigilli.</i>) Keeper of the Seal.	D. V. (<i>L. Deo volente.</i>) God willing.
Ct. Count; court; Connecticut.	dwtf. Daily (and) weekly till forbidden.
ct. Cent.	dwt. (<i>L. denarius and E. weight.</i>) Penny-weight.
cts. Cents.	
cwt. (<i>L. centum, 100, and E. weight.</i>) A hundredweight.	
D	
d. Day; died; dine; daughter; deputy; degree. (<i>L. denarius or denarii.</i>) A penny or pence.	
d. or dol. Dollar.	
D. B. Day book.	
D. C. District of Columbia. (<i>It. Da Capo.</i>) Again, or from the beginning.	
D. C. L. Doctor of Civil (or Canon) Law.	
E	
E. Earl; east.	
ea. Each.	
E. & O. E. Errors and omissions excepted.	
Ed. Editor; edition.	
E. E. Errors excepted; Ells English.	
E. E. and M. P. Envoy Extraordinary and Minister Plenipotentiary.	
e. g.—(<i>L. exempli gratia.</i>) For example.	
E. I. East Indies, or East India.	
elec. Electricity; electrical.	
eng. Engineer; engraver.	
e. o. d. Every other day.	

eq. Equal; equivalent; equity.

Esq. or *Esqr.* Esquire.

et al. (L. *et alibi.*) And elsewhere. (L. *et alii* or *aliae.*) And others.

etc. or *&c.* (L. *et caeteri, caeterae, or caetera.*) And others; and so forth.

et seq. (L. *et sequentes, or et sequentia.*) And the following.

Exc. Excellency; exception.

Exch. Exchequer; exchange.

Exec. or *Exr.* Executor.

Execx. or *ex'x.* Executrix.

Exod. Exodus.

exp. Export; exporter.

F

F. Fahrenheit; France; French; Friday.

f. Franc; florin; farthing; foot; folio.

Fahr., *Fah.*, or *F.*—Fahrenheit.

F.A.S. Fellow of the Society of Arts; Fellow of the Antiquarian Society.

fcp. or *fcap.* Foolscap.

Feb. February.

fem. Feminine.

fig. Figure, figures; figuratively.

fin. Financial.

fo. or *fol.* Folio.

f. o. b. Free on board.

Fr. France; French.

F.R.G.S. Fellow of the Royal Geographical Society.

F.R.C.S. Fellow of the Royal College of Surgeons.

F.R.S. Fellow of the Royal Society.

F.R.S.E. Fellow of the Royal Society, Edinburgh.

F.R.S.L. Fellow of the Royal Society of Literature; Fellow of the Royal Society, London.

F.S.A. Fellow of the Society of Arts.

ft. Foot; feet; fort.

Fth. Fathom.

fur. Furlong.

G

Ga. Georgia.

gal. Gallon; gallons.

G.A.R. Grand Army of the Republic.

G.B. Great Britain.

G.B. & I. Great Britain and Ireland.

Gen. General; Genesis.

gen. Genitive; generally.

G. F. A. or *Gen. Frt. Agt.* General Freight Agent.

G. P. A. or *Gen. Pass. Agt.* General Passenger Agent.

G. T. A. or *Gen. Tick. Agt.* General Ticket Agent.

Geo. George.

Geog. Geography.

Geol. Geology; geologist.

Ger. German; Germany.

G.M. Grand Master.

Gov. Governor.

G.P.O. General Postoffice.

gr. Great; gross; grain; gram.

G.T. Good Templars; Grand Tyler.

H

H. Hydrogen.

h. High; height; harbor; husband; hour; hours.

Hab. corp. (L. *habeas corpus.*) You may have the body.

H.B.M. His (or Her) Britannic Majesty.

hdkf. Handkerchief.

H.E. Hydraulic Engineer.

hf. chts. Half chests.

hg. Hektogram.

H.H. His Holiness (the Pope); His (or Her) Highness.

hhd. Hogshead.

H.I.H. His (or Her) Imperial Highness.

hist. History.

H.M. His (or Her) Majesty; Home Mission.

H.M.S. His (or Her) Majesty's Steamer, Ship, or Service.

Hon. Honorable.

H.P. Horse power.

H.R. House of Representatives; home rule.

H.R.H. His (or Her) Royal Highness.

hund. Hundred.

I

ib., ibid. (L. *ibidem.*) In the same place.

id. (L. *idem.*) The same.

i. e. (L. *id est.*) That is.

I. H. S. (L. *Iesus [or Jesus] Hominum Salvator.*) Jesus the Saviour of Men.

in. Inch; inches.

incog. (L. *in cognito.*) Unknown.

Ind. Indiana; India; Indian; index.

if. Infinitive; infantry. (*L. infra.*) Below, beneath, or hereinafter.
in loc. (*L. in loco.*) In its place.
inst. Instant—in the present month; institute; institution.
int. Interest.
interj. Interjection.
In trans. (*L. in transitu.*) In the passage.
inv. Invoice.
I.O.G.T. Independent Order of Good Templars.
I.O.O.F. Independent Order of Odd Fellows.
I.O.U. I owe you—an acknowledgment for money.
i.q. (*L. idem quod.*) The same as.
isl. Island.
It. or *Ital.* Italian; Italic.

J

J. Judge or Justice. *JJ.* Justices; Judges.
j|a. Joint account.
Jan. January.
Jas. James.
J.C. Justice Clerk.
Jno. John.
Jos. Joseph.
J.P. Justice of the Peace.
J.Prob. Judge of Probate.
Jr., jr., or *Jun.* Junior.
Jur. Jurisprudence; jurist.

K

K. Knight; king; kilogram (*kilo.*) Potassium (*kalium*); carat.
Ken. or *Ky.* Kentucky.
K.G. Knight of the Garter.
Knt. or *Kt.* Night.

L

L. or *l.* Lord; Latin; lady; low; lake; line.
lb. or *lb.* (*L. libra.*) A pound in weight.
L., l., or *f.* A pound sterling.
La. Louisiana.
Lat. or *L.* Latin.
lat. Latitude.
L.C. Lower Canada.
*l|c.—*Letter of credit.
l.c. Lower case. (*L. loco citato.*) In the place before cited.
led. Ledger.

leg. or *Legis.* Legislature.
L.I. Long Island; Light Infantry.
lib. (*L. liber.*) Book.
Lib. Library; librarian.
Lieut. or *Lt.* Lieutenant.
lit. Literal; literature.
LL.B. (*L. Legum Baccalaureus.*) Bachelor of Laws.
L.D. (*L. Legum Doctor.*) Doctor of Laws.
loc. cit. (*L. loco citato.*) In the place cited.
long. Longitude.
log. (*L. loquitur.*) Speaks.
L.S. Left side. (*L. Locus Sigilli.*) Place of the Seal.
L.S.D. (*L. librae, solidi, denarii.*) Pounds, shillings, pence.

M

M. Monday; Marquis; Monsieur; morning; (*L. mille*) thousand; (*L. merides*) meridian, noon.
M. or m. Masculine; meter; moon; month; months; minute, minutes; mill, mills; mile, miles; a thousand. (5m=5,000.)
M.A. Master of Arts; Military Academy.
Maj. Major.
Manuf. Manufacture; manufacturer.
Mar. March.
mas., masc. Masculine.
Matt. Matthew.
M.B. (*L. Medicinae Baccalaureus.*) Bachelor of Medicine.
M.C. Member of Congress; Master of Ceremonies.
M.D. (*L. Medicinae Doctor.*) Doctor of Medicine.
M.E. Methodist Episcopal; Military or Mechanical Engineer; Most Excellent.
Me. Maine.
M.D.S. Master of Dental Surgery.
med. Medical; medicine.
mem. Memorandum; remember.
Messrs. or *M.M.* (*F. Messieurs.*) Gentlemen; Sirs.
Mgr. Monsignor.
Mich. Michigan.
min. Minute; mining.
Mlle. Mademoiselle.
mm. Two thousand.
Mme. Madame. (*pl. Mmes., Mesdames.*)
mo. Month.
mod. Modern.

Mon. Monday.

M.P. Member of Parliament; Member of Police.

Mr. Master or Mister.

Mrs. Mistress or Missis.

m.s. Months (after) sight.

MS. Manuscript.

MSS. Manuscripts.

Mt. Mount or Mountain.

Mus. D., Mus. Doc., or Mus. Doct. Doctor of Music.

N

N. North.

n. Noun; neuter; nail, nails.

N.A. North America.

Nat. National.

N.B. New Brunswick. (*L. nota bene.*)

Note well or take notice.

N.E. Northeast.

N.F. Newfoundland.

N.Mex. New Mexico.

n.l. (*L. non liquet.*) It appears not; the case is not clear.

No. (*L. Numero.*) Number.

Nol. pros. (*L. nolle prosequi.*) Unwilling to prosecute or proceed.

nom. Nominative.

non con. Not content; dissenting.

non pros. (*L. non prosequitur.*) He does not prosecute—a judgment entered against the plaintiff when he does not appear to prosecute.

non seq. (*L. non sequitur.*) It does not follow.

Nos. Numbers.

Nov. November.

N.P. Notary Public.

N.S. Nova Scotia; New Style (since 1752).

N.T. New Testament.

n.u. Name unknown.

O

O. Ohio.

obj. Objective; objection.

obs. Observation; observatory; observe; obsolete.

Oct. October.

O.K. All correct.

Ont. Ontario.

Ore. (*Official, Oreg.*) Oregon.

O.S. Old Style, (previous to 1752).

oz. Ounce or ounces.

P

p. Part; page; phosphorus; pint; pole; piano.

par. Paragraph; parallel.

payt. Payment.

pd. Paid.

P.E. Protestant Episcopal; Presiding Elder.

P.E.I. Prince Edward Island.

Per an. (*L. per annum.*) By the year.

per cent., per ct. (*L. per centum.*) By the hundred.

Phar. Pharmacy.

Ph. B. (*L. Philosophiae Baccalaureus.*) Bachelor of Philosophy.

Ph. D. (*L. Philosophiae Doctor.*) Doctor of Philosophy.

P.I. Philippine Islands.

pk. Peck.

pkgs. Packages.

pl. Plural; place.

plff. Plaintiff.

P.M. Post-Master. (*L. post meridian.*) Afternoon.

P.M.G. Postmaster-general.

P.O. Postoffice.

P.O.D. Pay on Delivery.

P.O.O. Postoffice Order.

Port. Portugal; Portuguese.

pp. Pages.

pph. Pamphlet.

pref. Preface, prefix.

prep. Preposition.

Pres. President.

Presb. Presbyterian.

Prof. Professor.

pron. Pronoun.

pro tem. (*L. pro tempore.*) For the time being.

Prov. Proverbs; provost; province.

prox. (*L. proximo.*) Next or next month.

P.S. (*L. post scriptum.*) Postscript.

Ps. Psalm or Psalms.

ps. Pieces.

pt. Pint; part; payment.

pub. Public; publisher.

pulv. (*L. pulvus.*) Powder.

pwt. Pennyweight.

Q

Q. Quintal; question; query.

q. d. (*L. quasi dicat.*) As if he should say.

q. e. d. (L. *quod erat demonstrandum*.)

Which was to be demonstrated.

Q.M.G. Quartermaster General.

qr. Quarter (28 pounds); farthing; quire.

p. s. (L. *quantum sufficit*.) A sufficient quantity.

qt. Quart; quantity.

qu. Question; quarter.

qu. or qy. (L. *quaere*.) Query.

quar. Quarterly; quarter.

Que. Quebec.

q.v. (L. *quantum vis.*) As much as you will. (L. *quod vide*.) Which see.

R

R. Reaumer. (L. *rex*.) King. (L. *regina*.) Queen.

r. Railroad; reports; rod; rood. (L. *recipe*.) Take.

Rad. (L. *radix*.) Root; radical.

R.C. Roman Catholic.

Rec. or *R.* Recipe.

Rec. Sec. Recording Secretary.

ref. Reformed; reformer; reformation; reference.

reg. Registry; regular.

rem. Remark.

Rep. Representative.

rep. Reporter; reported.

Rev. Reverend.

rev. Revise.

R.R. Railroad.

R.S.V.P. (F. *Repondez s'il vous plait*.)

Answer if you please.

Rt. Hon. Right Honorable.

S

S. South; sign; saint; sulphur; Sunday; scribe; shilling.

\$. Dollar; dollars.

S.A. South America; South Africa; South Australia.

Sat. Saturday.

s.c. Small capitals.

scil. or sc. (L. *scilicet*.) To wit; namely.

Sec. Secretary.

sec. Second; section.

Sec. Leg. Secretary of Legation. (L. *Secondum Legem*.) According to Law.

Sen. Senate; senator; senior.

Sep. or *Sept.* September.

seq. (L. *sequentia*.) The following; the next.

ser. Series.

serv. or servt. Servant.

sh. Shilling.

sing. Singular.

S.L. or L.S. (L. *sigillum locum*.) Place for the seal.

S.M. State Militia; Short Meter; Sergeant Major.

s.o. Seller's option.

S.M.I. (F. *Sa Majeste Imperiale*.) His (or Her) Imperial Majesty.

sq. ft. Square feet.

Sr. Senior.

S.S. Sunday school; Saint Simplicius (*the mark on the collar of the Chief Justice of England*); steamship.

st. Store. (L. *stet*.) Let it stand.

St. Saint; statute; street; strait.

Stat. Statute; statuary.

ster., stg. Sterling.

Sun. or *Sund.* Sunday.

sup. Superior; supplement.

Supt. Superintendent.

Surg. Surgeon; surgery.

Switz. Switzerland.

T

T. Tuesday; territory.

t. township; tenor; town; ton.

tal. qual. (L. *talis qualis*.) Just as it comes; average quality.

Thurs. or Th. Thursday.

tier. Tierce.

t.i.d. Three times a day.

Tit. Title.

tp. Township.

tr. Translation; transpose.

Tr. Treasurer; trustee.

Treas. Treasurer.

typ. or typo. Typographer.

U

U.K. United Kingdom.

ult. or ulto. (L. *ultimo*.) Last, or of the last month.

Univ. University; Universalist.

U.P. United Presbyterian.

U.S.A. United States of America; United States Army.

U.S.M. United States Mail.

U.S.M.A. United States Military Academy.

U.S.N. United States Navy.

V

v. Verse; verb; vocative; volume; violin; village. (*L. versus*, against; *L. vide*, see.)

Va. Virginia.

Vet. Veteran; veterinary.

V.G. Vicar General; Vice Grand.

Vice-Pres. Vice-President.

vid. (*L. vide.*) See.

viz. (*L. videlicet.*) Namely; to wit.

vol. Volume.

V.P. Vice President.

vs. (*L. versus.*) Against or in opposition.

W

W. West; Welsh; Wednesday; warden.

Wash. Washington.

Wed. Wednesday.

Whf. Wharf.

wf. Wrong font—in printing.

W.I. West India; West Indies.

W.Lon. West Longitude.

W.M. Worshipful Master.

wt. Weight.

Y

y. or *yr.* Year.

Yd. or *yd.* Yard.

Z

z. Zero; zone.

Zn. Zinc.

Zool. Zoölogy.

CENSUS OF 1920

CITIES OF THE UNITED STATES WITH MORE THAN 12,000 INHABITANTS ARRANGED BY STATES

ALABAMA

Birmingham	178,270
Mobile	60,777
Montgomery	43,464
Bessemer	18,674
Anniston	17,734
Selma	15,607
Gadsden	14,737

ARIZONA

Phoenix	29,053
Tucson	20,292

ARKANSAS

Little Rock	65,030
Fort Smith	28,811
Pine Bluff	19,280
N. Little Rock	14,048

CALIFORNIA

Los Angeles	576,673
San Francisco	508,416
Oakland	216,361
San Diego	74,683
Sacramento	65,857
Berkeley	56,036
Long Beach	55,593
Pasadena	45,354
Fresno	44,616
Stockton	40,256
San Jose	39,604
Alameda	28,806
Vallejo	21,107
Santa Barbara	19,441
Riverside	19,341
San Bernardino	18,721
Bakersfield	18,638
Richmond	16,843
Santa Ana	15,485
Santa Monica	15,252
Glendale	13,536
Pomona	13,505
Eureka	12,923

COLORADO

Denver	256,491
Pueblo	42,908
Colorado Springs	30,105

CONNECTICUT

New Haven	162,519
Bridgeport	143,538
Hartford	138,036
Waterbury	91,410
New Britain	59,316
Stamford	40,057
Meriden	34,739
Norwich	29,685
Norwalk	27,700
New London	25,688
Danbury	22,325
Middletown	22,129
Greenwich	22,123
Torrington	22,055
Bristol	20,620
Manchester	18,370
Ansonia	17,643
Orange	16,614
Naugatuck	15,051
Windham	13,801
Stratford	12,347
Willimantic	12,330
Wallingford	12,010

DELAWARE

Wilmington	110,168
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DISTRICT OF COLUMBIA

Washington	437,571
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FLORIDA

Jacksonville	91,558
Tampa	51,252
Pensacola	31,035
Miami	29,549
Key West	19,039
St. Petersburg	14,237

GEORGIA

Atlanta	200,616
Savannah	83,252
Macon	52,925
Augusta	52,548
Columbus	31,125
Waycross	18,068
La Grange	17,038
Athens	16,748
Brunswick	14,413
Rome	13,252

IDAHO

Boise	21,393
Pocatello	15,001

ILLINOIS

Chicago	2,701,705
Peoria	76,121
East St. Louis	66,740
Rockford	65,651
Springfield	59,183
Cicero	44,995
Decatur	43,818
Oak Park	39,830
Joliet	38,406
Evanston	37,215
Aurora	36,397
Quincy	35,978
Rock Island	35,177
Danville	33,750
Moline	30,709
Bloomington	28,725
Elgin	27,454
Belleview	24,823
Alton	24,682
Galesburg	23,834
Freeport	19,669
Chicago Heights	19,653
Waukegan	19,226
Kankakee	16,753
Kewanee	16,026
Champaign	15,873
Jacksonville	15,713
Cairo	15,203
Streator	14,779
Granite City	14,757
Berwyn	14,150
Mattoon	13,552
La Salle	13,050
Centralia	12,491
Pekin	12,086
Maywood	12,072

INDIANA

Indianapolis	314,194
Fort Wayne	86,549
Evansville	85,264
South Bend	70,983
Terre Haute	66,083
Gary	55,378
Muncie	36,524
Hammond	36,004
East Chicago	35,967
Kokomo	30,067
Anderson	29,767
Richmond	26,765

Elkhart	24,277
Marion	23,747
New Albany	22,992
Lafayette	22,466
Logansport	21,626
Michigan City	19,457
Vincennes	17,160
Mishawaka	15,195
Laporte	15,158
New Castle	14,458
Huntington	14,000
Peru	12,410

IOWA

Des Moines	126,468
Sioux City	71,227
Davenport	56,727
Cedar Rapids	45,556
Dubuque	39,141
Waterloo	36,230
Council Bluffs	36,162
Clinton	24,151
Burlington	24,057
Ottumwa	23,003
Mason City	20,065
Fort Dodge	19,347
Muscatine	16,068
Marshalltown	15,731
Keokuk	14,423
Boone	12,451
Fort Madison	12,066

KANSAS

Kansas City	101,177
Wichita	72,128
Topeka	50,022
Hutchinson	23,298
Pittsburgh	18,052
Leavenworth	16,912
Parsons	16,028
Salina	15,085
Coffeyville	13,452
Atchison	12,630
Lawrence	12,456

KENTUCKY

Louisville	234,891
Covington	57,121
Lexington	41,534
Newport	29,317
Paducah	24,735
Owensboro	17,424
Ashland	14,729
Henderson	12,169

LOUISIANA

New Orleans	387,219
Shreveport	43,874
Baton Rouge	21,782

Alexandria	17,510
Lake Charles	13,088
Monroe	12,675

MAINE

Portland	69,272
Lewiston	31,791
Bangor	25,978
Biddeford	18,008
Auburn	16,985
Bath	14,731
Augusta	14,114
Waterville	13,351

MICHIGAN

Detroit	993,739
Grand Rapids	137,634
Flint	91,599
Saginaw	61,903
Lansing	57,327
Kalamazoo	48,858
Hamtramck	48,615
Jackson	48,374
Bay City	47,554
Highland Park	46,499
Muskegon	36,570
Battle Creek	36,164
Pontiac	34,273
Port Huron	25,944
Ann Arbor	19,516
Ironwood	15,739
Wyandotte	13,851
Escanaba	13,103
Marquette	12,718
Owasso	12,575
Benton Harbor	12,233
Holland	12,166
Sault Ste. Marie	12,096

MINNESOTA

Minneapolis	380,582
St. Paul	234,595
Duluth	98,917
Winona	19,143
St. Cloud	15,873
Hibbing	15,089
Virginia	14,022
Rochester	13,722
Mankato	12,469

MISSISSIPPI

Meridian	23,399
Jackson	22,817
Vicksburg	17,931
Hattiesburg	13,270
Laurel	13,037
Natchez	12,608

MISSOURI

St. Louis	772,897
Kansas City	324,410
St. Joseph	77,939
Springfield	39,631

Joplin	29,855
Sedalia	21,144
Hannibal	18,950
Jefferson City	14,490
Moberly	12,898

MONTANA

Butte	41,611
Great Falls	24,121
Billings	15,100
Missoula	12,668
Helena	12,037

NEBRASKA

Omaha	191,601
Lincoln	54,934
Grand Island	13,960

NEVADA

Reno	12,016
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NEW HAMPSHIRE

Manchester	78,384
Nashua	28,379
Concord	22,167
Berlin	16,104
Portsmouth	13,569
Dover	13,029

NEW JERSEY

Newark	414,216
Jersey City	297,864
Paterson	135,866
Trenton	119,289
Camden	116,309
Elizabeth	95,682
Bayonne	76,754
Hoboken	68,166
Passaic	63,824
East Orange	50,710
Atlantic City	50,682
Perth Amboy	41,707
West Hoboken	40,608
Orange	33,268
New Brunswick	32,779
West New York	29,926
Montclair	28,810
Plainfield	27,700
Kearny	26,724
Clifton	26,470
Irving	25,480
Bloomfield	22,019
Union	20,651

Garfield	19,381
Hackensack	17,667
Phillipsburg	16,923
Harrison	15,721
Belleville	15,660
West Orange	15,573
Millville	14,691
Bridgeton	14,323
Long Branch	13,521

Asbury Park	12,400
Gloucester	12,162

NEW MEXICO

Albuquerque	15,157
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NEW YORK

New York	5,621,151
Buffalo	506,775
Rochester	295,750
Syracuse	171,717
Albany	113,344
Yonkers	100,226
Utica	94,156
Schenectady	88,723
Troy	72,013
Binghamton	66,800
Niagara Falls	50,760
Elmira	45,305
Mount Vernon	42,726
Jamestown	38,917
New Rochelle	36,213
Auburn	36,192
Poughkeepsie	35,000
Amsterdam	33,524
Watertown	31,285
Newburg	30,366
Kingston	26,688
Rome	26,341
Oswego	23,626
Cohoes	22,987
Gloversville	22,075
Lockport	21,308
White Plains	21,031
Olean	20,506
Dunkirk	19,336
Middletown	18,420
Lackawanna	17,918
Ithaca	17,004
Glens Falls	16,638
Port Chester	16,573
Watervliet	16,073
Peekskill	15,868
Corning	15,820
N. Tonawanda	15,482
Hornell	15,025
Geneva	14,648
Ogdensburg	14,609
Batavia	13,541
Cortland	13,294
Saratoga Springs	13,181
Fulton	13,043
Little Falls	13,029

NORTH CAROLINA

Winston-Salem	48,395
Charlotte	46,338
Wilmington	33,372
Asheville	28,504
Raleigh	24,418
Durham	21,719
Greensboro	19,861
High Point	14,304

Salisbury	13,884
Gastonia	12,871
Rocky Mount	12,742
Newbern	12,198

NORTH DAKOTA

Fargo	21,961
Grand Forks	14,010

OHIO

Cleveland	796,836
Cincinnati	401,247
Toledo	243,109
Columbus	237,031
Akron	208,435
Dayton	152,559
Youngstown	132,358
Canton	87,091
Springfield	60,840
Lakewood	41,732
Lima	41,306
Hamilton	39,675
Lorain	37,295
Portsmouth	33,011
Zanesville	29,569
Steubenville	28,508
Marion	27,891
Mansfield	27,824
East Cleveland	27,292
Warren	27,050
Newark	26,718
Norwood	24,966
Middletown	23,594
Sandusky	22,897
Ashtabula	22,082
Alliance	21,603
East Liverpool	21,411
Elyria	20,474
Barberton	18,811
Massillon	17,428
Findlay	17,021
Chillicothe	15,831
Cleveland Hts.	15,236
Marietta	15,140
Bellaire	15,061
Piqua	15,044
Lancaster	14,706
Tiffin	14,375
Ironton	14,007
Cambridge	13,104
Niles	13,080
Kenmore	12,683
Fremont	12,468

OKLAHOMA

Oklahoma City	91,258
Tulsa	72,075
Muskogee	30,277
Oklmulgee	17,430
Enid	16,576
Shawnee	15,348
Bartlesville	14,417
Ardmore	14,181
McAlester	12,097

OREGON

Portland	258,288
Salem	17,679
Astoria	14,027

PENNSYLVANIA

Philadelphia	1,823,158
Pittsburgh	588,193
Scranton	137,783
Reading	107,784
Erie	93,372
Harrisburg	75,917
Wilkes-Barre	73,833
Allentown	73,502
Johnstown	67,327
Altoona	60,331
Chester	58,030
Lancaster	53,150
Bethlehem	50,358
York	47,512
McKeesport	45,975
New Castle	44,938
Williamsport	36,198
Easton	33,813
Norristown	32,319
Hazleton	32,277
Shenandoah	24,726
Lebanon	24,643
Wilkinsburg	24,403
Butler	23,778
Nanticoke	22,614
Pottsville	21,876
Sharon	21,747
Washington	21,480
Oil City	21,274
Shamokin	21,204
Braddock	20,879
Homestead	20,452
Dunmore	20,250
Duquesne	19,011
Carbondale	18,640
Pittston	18,497
Moneses	18,179
Mount Carmel	17,469
Pottstown	17,431
McKees Rock	16,713
Plymouth	16,500
Sunbury	15,721
Uniontown	15,692
Mahanoy City	15,599
Farrell	15,586
Bradford	15,525
Greensburg	15,033
North Braddock	14,928
Meadville	14,568
Coatesville	14,515
Warren	14,256
Dönora	14,131
Connellsville	13,804
Dubois	13,681
Steeltown	13,428
Chambersburg	13,171
Beaver Falls	12,802
Ambridge	12,730

Woodlawn	12,495
Tamaqua	12,363
Old Forge	12,237
Berwick	12,181

RHODE ISLAND

Providence	237,595
Pawtucket	64,248
Woonsocket	43,496
Newport	30,255
Cranston	29,407
Central Falls	24,174
East Providence	21,793
West Warwick	15,461
Warwick	13,481

SOUTH CAROLINA

Charleston	67,957
Columbia	37,524
Greenville	23,127
Spartanburg	22,638

SOUTH DAKOTA

Sioux Falls	25,176
Aberdeen	14,537

TENNESSEE

Memphis	162,351
Nashville	118,342
Knoxville	77,818
Chattanooga	57,895
Jackson	18,860
Johnson City	12,442

TEXAS

San Antonio	161,379
Dallas	158,976
Houston	138,076
Fort Worth	106,482
El Paso	77,543
Galveston	44,255
Beaumont	40,422
Wichita Falls	40,079
Waco	38,500
Austin	34,876
Laredo	22,710
Port Arthur	22,251
Denison	17,065
Ranger	16,205
Amarillo	15,494
Sherman	15,031
Marshall	14,271
Cleburne	12,820
Greenville	12,384
Tyler	12,085

UTAH

Salt Lake City	118,110
Ogden	32,804

VERMONT

Burlington	22,779
Rutland	14,954

VIRGINIA

Richmond	171,667
Norfolk	115,777
Portsmouth	54,387
Roanoke	50,842
Newport News	35,596
Petersburg	31,002
Lynchburg	29,956
Danville	21,539
Alexandria	18,060

WASHINGTON

Seattle	315,652
Spokane	104,437
Tacoma	96,965
Everett	27,644
Bellingham	25,570
Yakima	18,539
Walla Walla	15,503
Aberdeen	15,337
Vancouver	12,637

WEST VIRGINIA

Wheeling	54,322
Huntington	50,177
Charleston	39,608
Clarksburg	27,869
Parkersburg	20,050
Fairmount	17,851
Bluefield	15,282
Martinsburg	12,515
Morgantown	12,127

WISCONSIN

Milwaukee	457,147
Racine	58,593
Kenosha	40,472
Superior	39,624
Madison	38,378
Oshkosh	33,162
Green Bay	31,017
Sheboygan	30,955
La Crosse	30,363
Fond du Lac	23,427
Beloit	21,284
Eau Claire	20,880
Appleton	19,561
Wausau	18,661
Janesville	18,293
Manitowoc	17,563
West Allis	13,765
Marinette	13,610
Waukesha	12,558

WYOMING

Cheyenne	13,829
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LESSON XXXIV

POSTOFFICE RULES AND REGULATIONS

Classification of Domestic Mail Matter

Domestic mail matter is divided into four classes. The first class includes all written matter, all matter closed against inspection, and all matter, though printed, which has the nature of actual and personal correspondence, except that certain writing or printing may be placed upon matter of the second, third and fourth classes without increasing the rate.

The second class includes all newspapers and periodicals which bear the authorized statement: "Entered at the postoffice as second class mail matter."

The third class includes all printed matter upon paper not having the nature of actual, personal correspondence, except newspapers and periodicals bearing the statement: "Entered at the postoffice as second class matter."

The fourth class includes all merchandise and all other matter not comprehended in the first, second and third classes.

Matter of a higher class enclosed with matter of a lower class subjects the whole package to the higher rate.

Domestic mail matter includes all matter deposited in the mails for local delivery or for transmission from one place to another within the United States, or to or from possessions of the United States.

Porto Rico and Hawaii are included in the term "United States." The Philippine Archipelago, Guam, Tutuila (including all adjacent islands of the Samoan group which are possessions of the United States), and the Canal Zone are included in the term "possessions of the United States." The term "Canal Zone" includes all the territory purchased from Panama, embracing the "Canal Zone" proper and the islands in the Bay of Panama named Perico, Naos, Culebra and Flamenco.

Domestic rates of postage also apply to mail matter sent from the United States to Canada, Mexico, Cuba and the United States Postal agency at Shanghai, China.

Classification and Postage Rates

The postage rate on first class matter is two cents for each ounce or fraction, limit of weight four pounds; United States postal cards, one cent each; post cards, one cent each. The first class matter includes letters, United States postal cards, post cards manufactured by private persons, all matter sealed or otherwise closed against inspection, and all matter wholly or partly in writing, whether sealed or unsealed.

Typewriting and carbon and letter press copies thereof are written matter, subject to the first class rate. A printed communication having the character of actual, personal correspondence is regarded as a letter.

On second class matter the rate is one cent for each four ounces or fraction, full prepayment required, no limit of weight.

A special provision is made whereby publishers or news agents may secure a different rate of postage on second class matter by application to the postoffice department.

On third class matter, unsealed, the rate is one cent for each two ounces or fraction, full prepayment required, limit of weight four pounds, except it be a single book.

On fourth class matter the rate is one cent for each ounce or fraction, except on seeds, bulbs, roots, scions and plants.

Prepayment of Postage

Postage due stamps, internal revenue stamps or embossed stamps cut from mailing by stamps affixed, except as follows:

(a) Letters of United States soldiers, sailors and marines when marked "Soldier's letter," "Sailor's letter" or "Marine's letter," as the case may be, and signed thereunder by a commissioned officer with his name and official designation.

(b) A letter bearing only a special delivery stamp. This provision applies to special delivery letters only.

(c) First class matter, prepaid one full rate (two cents).

In each of the above cases the matter will be forwarded to destinations and the unpaid postage collected, on delivery, at single rates only.

(d) Matter of the third and fourth classes mailed in quantities of not less than 2,000 identical pieces, upon which postage is paid in money. For information concerning the regulations governing such mailings, inquiry should be made of the postmaster.

Postage due stamps, internal revenue stamps or embossed stamps cut from stamped envelopes, or stamps cut from postal cards will not be accepted in payment of postage.

Drop Letters

1. A "drop" letter is one addressed for a delivery at the office where mailed.
2. Drop letters mailed at letter carrier offices, or at offices which are not letter carrier offices if rural free delivery has been established and the persons addressed can be served by rural free delivery carriers, are subject to postage at the rate of two cents for each ounce or fraction.
3. When mailed for delivery at postoffice where the letter carrier service is not established, or at offices where the patrons cannot be served by rural free delivery carriers, the rate is one cent for each ounce or fraction thereof.
4. There is no drop rate on mail matter other than letters.
5. A request upon a drop letter for its return to the writer at some other postoffice, if unclaimed, cannot be respected unless it has been prepaid with one full rate of postage (two cents).
6. Letters mailed at a postoffice for delivery to patrons thereof by star route carrier, and those deposited for mailing in boxes along a star route for collection by such carrier, are subject to postage at the rate of two cents an ounce or fraction thereof.

United States Postal Cards

1. United States Government postal cards are entitled to all the privileges of letters except that of return to the sender when undeliverable.
2. They must not bear any printing or writing on the address side other than the name and address of the addressee and such ordinary index marks as the sender may employ to identify the correspondent.
3. The address may be written or printed, or an address label not exceeding three-fourths of an inch by 2 inches in size may be used. A similar address label may be pasted to the message side. The words "To be called for," or any proper description of the person addressed (not in the nature of an advertisement), are regarded as part of the address.
4. Any matter, except as above, on the address side of a postal card, or any mutilation thereof by splitting, cutting, defacing, enameling, bronzing or pasting any matter to either the address or message side renders the stamp impressed thereon valueless. Postal cards so mutilated when mailed must be

prepaid by stamps affixed as follows: If the message be wholly or partly in writing, two cents; wholly in print, one cent.

5. A postal card with a statement of account written thereon, or a legal notice that taxes are due, or about to become due, may be transmitted in the mails when such statement or notice does not contain anything reflecting injuriously upon the conduct or character of a person, or threat of any kind, or any other matter forbidden by law.

6. Postmasters are authorized to redeem, in postage stamps or other stamped paper only, and from the original purchasers, unused, uncancelled and unserviceable postal cards at 75 per cent of their face value. Parts or pieces of postal cards are not redeemable. When the redemption value of the cards includes the fraction of a cent such fraction will accrue to the department.

7. Each unused half of a "reply" postal card will be regarded as one single card.

8. Remailed postal cards wholly or partly in writing are subject to a new prepayment of two cents postage.

Post Cards (Private Mailing Cards)

1. Any cards issued by private persons bearing on the address side the words "United States," or "United States of America," in similitude of the regular United States postal cards, are unmailable at any rate of postage.

2. Post cards manufactured by private parties bearing either written or printed messages are transmissible in the domestic mails prepaid one cent, and in the mails of the Postal Union prepaid two cents each, by stamps affixed, when they conform to the following conditions:

3. Each card must be an unfolded piece of cardboard substantially of the quality and weight of paper used in the government postal card and must not be larger in size than $3\frac{9}{16}$ by $5\frac{9}{16}$ inches, nor smaller than $2\frac{3}{4}$ by 4 inches.

4. The cards may be of any color which does not interfere with a legible address and postmark. Each card must bear the words "Post Card" at the top of the address side, unobstructed by any other matter; said words to be placed thereon in conspicuous letters in such a manner as not to interfere with a perfectly distinct address and postmark.

5. Very thin pieces of paper may be attached to them on condition that they completely adhere to the card. Cards bearing particles of glass, metal, mica, sand, tinsel or other similar substances will not be accepted for mailing except when enclosed in envelopes.

6. Advertisements and illustrations in any color may be printed upon either or both sides of a post card, but the same when on the face must not interfere with a perfectly distinct address and postmark.

7. Post cards prepared by printers for sale should bear in the upper right-hand corner of the face in an oblong diagram the words, "Place postage stamp here," and across the bottom the words, "This side for the address."

8. Cards bearing the words "Post card," but which do not conform to the conditions mentioned, are chargeable with postage according to the character of the message—at the letter rate if wholly or partly in writing or the third class rate if entirely in print.

9. A single hole, not exceeding $\frac{5}{16}$ of an inch in diameter may be punched for filing purposes in post cards conforming to the above conditions.

10. Post cards may be remailed to the same address upon a new prepayment of one cent postage.

11. Folded advertising cards and other matter entirely in print, arranged with a detachable part bearing on the inner side the words "Post card" and intended to be used as such in making reply are mailable as third class matter.

Unmailable Matter

Unmailable domestic matter; that is, matter which is prohibited admission to the mails under any circumstances, includes:

1. All matter illegibly, incorrectly, or insufficiently addressed.

2. All transient second class matter and all matter of the third and fourth classes not wholly prepaid; and letters and other first class matter not prepaid one full rate (two cents).

3. All first class, third class (except a single book), and fourth class matter weighing over four pounds.

4. All matter harmful in its nature, as poisons, explosive or inflammable articles, live or dead (but not stuffed) animals and reptiles, fruits or vegetables liable to decomposition, guano, or any article exhaling a bad odor, vinous, spirituous or malt liquors, and liquids liable to explosion, spontaneous combustion, or ignition by shock or jar, such as kerosene oil, naptha, benzine, etc.

5. All obscene, lewd or lascivious matter, and every article or thing intended, designed or adapted for any indecent or immoral purpose, or for the prevention of conception or procuring abortion.

6. All matter bearing upon the outside cover or wrapper or upon its face any delineations, epithets, terms or language of an indecent, lewd, lascivious,

obscene, libelous, scurrilous, defamatory or threatening character, or calculated by the terms or manner or style of display, and obviously intended to reflect injuriously upon the character of another.

7. All matter concerning any lottery, so called gift concert, or other enterprise of chance, or concerning schemes devised for the purpose of obtaining money or property under false pretenses.

Delivery of Mail Matter

1. The delivery of letters is controlled by rules and regulations of the Postoffice department, the object of which is to insure and facilitate such delivery to the persons for whom the letters are intended. In the case of registered letters, the persons applying for them, if not known, will be required to prove their identity.

2. When a letter arrives at a postoffice addressed to one person in the care of another, and the postmaster has received no instructions from the person for whom it is intended, it is his duty to deliver it to the first of the two persons named in the address who may call for it.

3. Parents or guardians may control the delivery of mail addressed to minors, except when they do not depend upon parent or guardian for support.

Special Delivery

1. A special delivery stamp, in addition to the lawful postage, secures the immediate delivery of any piece of mail matter at any United States postoffice within the letter carrier limits of free delivery offices and within a one-mile limit of any other postoffice.

2. Special delivery can be effected only by the use of the special delivery stamp.

3. Hours of delivery: From 7 A. M. to 11 P. M. at all free delivery offices, and from 7 A. M. to 7 P. M. at all other offices, or until after the arrival of the last mail at night, provided that be not later than 9 P. M. Special delivery mail must be delivered on Sundays as well as on other days, if postoffice is open on Sundays.

4. If special delivery fails of delivery because there is no person at the place of address to receive it, the matter is returned to the postoffice and delivered in the ordinary mail.

5. Special delivery matter may be forwarded, but it is not entitled to special delivery at the second office of address unless forwarded on a general forwarding request before attempt at delivery has been made at the postoffice of original address.

6. A special delivery stamp does not give a piece of mail matter any other security than that given to ordinary mail matter.

7. Rural letter carriers are required to deliver special delivery mail to the residences of patrons of their routes if they live within one mile of the routes. Special delivery matter addressed to patrons of rural free delivery who reside more than one mile from the routes will be placed in the box of the addressee in the same manner as ordinary mail.

Forwarding Mail Matter

First class matter only can be forwarded from one postoffice to another without a new prepayment of postage. This includes letters and other first class matter prepaid one full rate (two cents), parcels fully prepaid at the first class rate, postal cards, post cards (private mailing cards) and official matter.

Registry System

1. Registry mails reach every postoffice in the world. The system insures the safe transit and correct delivery.

2. In case of loss, the sender or owner of a registered article prepaid at the letter rate of postage, mailed at, and addressed to, a United States postoffice, is indemnified for its value up to \$25.

3. Valuable letters and parcels, and those which the sender wishes positively to know have been correctly delivered, should be registered.

4. The registry fee is eight cents for each separate letter or parcel, in addition to the postage, both to be fully prepaid with postage stamps attached to the letter or parcel.

5. Any piece of mail matter may be registered at any postoffice or station thereof, and by any rural free delivery carriers. In residential districts of cities, letters and packages of first class matter that are not cumbersome on account of size, shape or weight, can be registered by letter carriers at the house door as safely as if brought to the postoffice.

6. In order to have a letter or parcel registered it is necessary merely to have it properly prepared, addressed and stamped, and the name and address of the sender written or printed on it. It should be handed to the postmaster, clerk or carrier, who will write out a registration receipt for the sender..

The Advantages of Registering Mail Matter

1. A receipt is given to the sender for every piece registered.
2. A second receipt from the addressee or his authorized agent, acknowledging delivery, is returned to the sender in every case without extra charge. This receipt is, under the law, *prima facie* evidence of delivery.

Note.—If the article is addressed to a foreign country no receipt from the addressee is returned to the sender unless the words "Return Receipt Demanded" are written or stamped across the face of the letter or parcel.

3. Registered mail is handled under special conditions and by bonded employees, and such matter is the object of extraordinary care from the moment it is registered. A complete chain of records and receipts from the point of mailing to the point of delivery enables the accurate tracing of every piece of registered mail.
4. In case of loss of a valuable registered letter (or package prepaid at the letter rate) the sender should make application for indemnity to the postmaster at the office where the piece was mailed. The postmaster will furnish a blank form for that purpose.

Rules of the Registry Service

1. Registered mail is deliverable only to the addressee or upon his written order. The sender may, however, restrict delivery to the addressee in person by endorsing upon the envelope or wrapper the words "Deliver to addressee only." The words "Personal" or "Private" do not so restrict delivery. Persons applying for registered mail, if unknown, will be required to prove their identity.
2. Registered mail will be forwarded upon the written or telegraphic order of the addressee—first class matter immediately and without extra charge; other matter upon prepayment of the postage chargeable by law for forwarding. No additional registry fee is chargeable for forwarding or returning registered matter.
3. Undelivered registered mail is returned to the sender's address after thirty days, or such other period as may be specified in a return request on the envelope or wrapper. First class matter is returned without extra charge; other matter upon prepayment of the return postage.
4. When the sender of registered mail desires to reclaim or recall it, at any time before its delivery, application for this purpose may be made to the mailing postmaster.

Postal Money-Order System

A postoffice money order is used for transferring money through the post-office department, and is purchasable at any regular postoffice, where upon the payment of the sum to be sent and of the small fee exacted, a money order will be drawn for any desired amount not to exceed \$100, payable at any money order office in the United States designated by the applicant.

In order to obtain a money order an application form furnished free of charge must be first presented at the money order branch of the postoffice where the money order is purchased.

At all of the larger postoffices, those of the first, second and third classes, and at many of the smaller ones, international money orders may also be obtained, payable in almost any part of the world.

Identification. The person who presents an order for payment must be prepared to prove his identity. In case of payment to the wrong person the department will see that the amount is made good to the owner, provided the wrong payment was not brought about through fault on the part of remitter, payee or indorsee.

Power of Attorney. A money order may be paid upon a written order of power of attorney from the payee, as well as upon his indorsement.

Indorsements. More than one indorsement on a money order is prohibited by law. One or more additional names, however, may be written upon the back of orders for the purpose of identification of payee, or guaranty of genuineness of the signature of the payee or indorsee. But if the holder is the second or any subsequent indorsee, to obtain the amount he must surrender the order and make application for a duplicate or a warrant to be issued in place thereof by the department. The stamp impressions which banks ordinarily place upon money orders left with or sent to them for collection are not regarded as indorsements transferring the ownership of the orders or within the meaning of the statute which prohibits more than one endorsement.

Repayment. A domestic order may be paid at the office of issue within one year from the last day of the month of its issue.

Invalid Orders. An order which has not been paid or repaid within one year from the last day of the month of its issue is invalid and not payable. The owner, however, may obtain payment of the amount thereof by making application, through the postmaster at any money order office, to the department, for a warrant for the said amount. The invalid order, if in the owner's possession, must be forwarded with the application.

Lost Orders. In all cases of lost orders the remitter, payee, or indorsee may make application, through either the office at which the original was issued or the office on which the original was drawn, for a duplicate to be issued in lieu thereof.

No charge is made for the issue of a duplicate order, nor for the issue of a warrant for the amount of an invalid order.

List of Names

Postmasters are forbidden to furnish lists of names of persons receiving mail at their postoffices.

Lost Mail

All inquiries by the public relative to lost or missing mail matter of every description, either foreign or domestic, ordinary or registered, should be addressed to the postmaster, who will forward the complaint to the proper officer of the department. An early report is advised, as the chance of recovery is thereby increased.

Mutilated Currency

Mutilated currency addressed to the Treasurer of the United States for redemption may be registered free, when the package is presented at the post-office before sealing and certain conditions (which will be made known by the postmaster) are there complied with, but the postage thereon must be prepaid at letter rates.

Overcharges

Postmasters cannot remit supposed overcharges on mail matter. In case of dispute, the person to whom the matter is addressed should deposit the extra postage in money with the postmaster, taking a receipt therefor. If upon investigation by the department it is found that the extra postage is not properly chargeable, the postmaster will be directed to refund the deposit.

Periodical Publications

The Postoffice department does not determine questions regarding the liability of a subscriber for the subscription price of a publication. Publications for which the addressee is not a subscriber, and which are not desired, may be refused and not removed from the postoffice.

A subscriber to a publication should promptly notify the publisher of any change in his address.

Public Letter Boxes

The malicious injury or destruction of any letter box or other receptacle established by the Postmaster General for the receipt or delivery of mail matter, or the wilful theft, destruction, or defacement of any matter contained in such a box or receptacle is a penal offense, for which the offender is liable to a fine of not more than \$1,000, or imprisonment for not more than three years.

Letters addressed to persons temporarily sojourning in a city where the tree delivery system is in operation should be marked "Transient" or "General Delivery," if not addressed to a street and number or some other designated place of delivery.

LIBRARY OF CONGRESS



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